

# FUNDAMENTALS of BUSINESS

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# FUNDAMENTALS *of* BUSINESS

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SELF-CORRECTING COURSE IN ENGLISH," "BUSINESS ABIL-  
ITY DEVELOPMENT COURSE," ETC.



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## PREFACE

This book has been written by one who knows better how a business man would train a young employee than perhaps any one else in the United States. Not only has every detail of the subject been studied with the greatest care over a period of years, but Mr. Jackson has been actually successful to an unusual degree in the spirit of his appeal to young office workers, especially boys and young men, but the talks are just as applicable to girls who may become private secretaries, since they are really assistant executives. The "Talks by the Morale Officer" are actual talks reduced to writing, and they reach the heart of the young worker. Any one who reads them aloud in a sympathetic tone of voice cannot help feeling the force of their inspiration.

The material in this book was first worked out for the Office Boys' Training School at the Boys' Club (New York City), and as director of the Boys' Employment Department of the West Side Y. M. C. A. (New York) Mr. Jackson had opportunity to confirm his observations. Then as educational director of the National City Bank (the largest national bank in America, and known as perhaps the best organized institution of the kind) and later employment and personnel manager, he had opportunity to apply these principles more widely, and found that they were just as useful to girls who are entering business and who ought to learn to assume more responsibility if they wish to get ahead. The chief handicap of women in business has undoubtedly been their own mental backwardness in thinking that they are capable of being executives, whereas all boys instinctively conceive themselves as potential presidents of corporations. The very essence of a good private secretary is to be capable of taking the place and doing much of the work of a higher executive. Girls and

women make the best private secretaries in the world, and what they need for success in this secretarial work is training in being potential executives, just the same as the boys. They need to get around to see things and learn how business is done. Boys need this training badly—they seldom get it in the systematic fashion Mr. Jackson here outlines. But girls who ought to become private secretaries need it just as much, I am almost tempted to say more.

Mr. Jackson says: "It was as Educational Director of the National City Bank of New York that I had the best opportunity to observe at first hand the effectiveness of practical training and instruction as applied to the young workers, both boys and girls. About one hundred and fifty boys and young men under twenty were given daily instruction in the things which would make them most useful in their daily work and prepare them for executive positions of importance in the future. Every one agreed that the efficiency of these employees was decidedly improved, and the subsequent progress of these 'students' is irrefutable evidence of the efficacy of a program of this kind. This specialized instruction was not confined, however, to the younger employees—over six hundred employees of all ages took part in the educational program with credit to themselves and to the institution. Each year this number has steadily increased, until to-day I understand that over one thousand employees are enrolled in the educational and training classes.

"While the wisdom and foresight of Mr. Frank A. Vanderlip, former president of the bank, made the development of this great practical training work possible, credit for the greater part of the planning and work of organization is due to Mr. F. C. Schwedtmann, one of the vice presidents. My sincere thanks are due especially to the following assistance in preparing the lessons indicated:

Mr. J. A. Sanders, of Dallas, Tex.—Real Estate;  
Mr. E. C. Van Dyke, of New York—Railroad Information;  
Mr. W. F. Schmidt, of New York—Telephone Information;  
Miss Florence Rollins, of New York—Filing."

SHERWIN CODY.

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# FUNDAMENTALS OF BUSINESS

## CHAPTER I

### To the Student

Making good in this world is a matter of self-help—it depends upon one's capacity to manage his affairs, to look out for his daily living, to be able to take care of himself at all times and under all circumstances. From fourteen years of age on, each person is largely responsible to himself for his conduct in life.

Heretofore others have had more to do with your life than you have, others have had more to say about your actions than you. But from now on, to a large extent you will have control of your own life. If you get along well it will be because you so direct it. If you do not make progress, you alone will be to blame. Don't imagine that luck, or lack of opportunities, or bad surroundings have anything to do with whether or not you succeed. There may be obstacles for you to overcome, but remember this: nothing can keep the right kind of man or woman down. Nothing can keep any one with grit from pulling through. Nothing can keep any one who has stuff in him from making a name for himself.

From now on it is strictly up to you to acquire knowledge and learn how to do things by yourself. If you will not make yourself learn, no one will. If you will not so order your life that from this day on you steadily climb up the ladder of success, no one can make you. Now is the time, therefore, that you should begin to cultivate "self-help."

In taking the course offered in this book you are given ample opportunity to develop this important capacity, to show that you know how to do things on your own initiative. Some young



people have been so used to having everything planned for them, so used to having their problems solved for them that they feel lost the moment they are left to take care of themselves. While taking this course each student is largely his own master. He must solve his own problems and keep himself at work. Of course, you must be given instruction in telephoning, switchboard operating, and the like, by those in business who know more about it than you do, but as far as practicable each student will be left to work out his own salvation. In taking this course you can turn yourself loose completely, you can do your very best without the least hindrance. You are urged to learn all you can, and do your own thinking and planning. Many young people do not do much thinking. They are used to letting their minds wander. They do not know how to see ahead—to plan. The purpose of this course is to help you to learn how to think and how to plan, to develop originality and initiative, to help you develop those qualities which are absolutely necessary to make good in a job and rise to an important executive position.

In developing self-help, thoroughness is essential. Carelessness, indifference, half-heartedness breed failure, breed incapacity for taking care of one's self. Here is one rule that you must follow if this course is to do you any good: Don't pass over a single lesson without understanding it thoroughly. It is better to take one day's work and master it than to get over several days' lessons in a slipshod manner.

Skimming over things is a result of a lack of self-control. Of course every one thinks that he is master of himself. But if a student is not thorough, if he is shallow, if he lets things get by him without understanding them, something is bound to be wrong—that student shows an inability to take care of himself. If there is one quality that is more important than the others in making good in the business world it is thoroughness. The careful, painstaking, accurate worker is bound to make good. The inaccurate, careless worker who lets things get by him without understanding them is destined to fail.

Endeavor to put your whole heart into the study of these lessons

and into the doing of the exercises. You will doubtless find the course different from any you have heretofore had, and for that reason interesting, at first. Do not let your interest wane. There will be every opportunity for the display of initiative and originality—two important business traits. Thus you will have an opportunity even now to begin to form an estimate of your ability to make good in business, of your likelihood of success in the business world. Should it happen that you do not intend entering business or following a business or professional career, you will find that every lesson will prove helpful sooner or later, anyway. Do not think, therefore, that you will derive no benefit from these lessons.

Another thing: Do not think that any of the facts, or suggestions, or hints are too small or trivial. The knowledge and mastery of these “little things,” and many others not mentioned, is essential if you desire to get the right start.

### **The Business Notebook**

The course outlined in this book will require many visits to business offices, banks, etc., for the purpose of seeing how things look and how business is carried on. Many persons go on visits of that sort and come back without remembering much, if anything, of what they have seen.

There is just one way in which this new sort of study can be made a success, and that is by keeping a business notebook.

The ordinary stenographer's notebook open at the end will do very well, if nothing more permanent is available. These notebooks may be had almost anywhere for ten cents.

Before a trip is undertaken the observer should know just what he is expected to look for. Each question should be written in the notebook with a space of two or three lines after it in which notes may be made of what is observed.

Notes made on a trip are usually brief and imperfect. It is very desirable that they should be written up properly in a duplicate notebook for permanent reference. It is desirable, therefore,

that each student have two notebooks, a small one for rough notes made on trips, and a larger one for permanent notes, to be kept as a reference book. With this permanent book it will be possible to go back and review the work, and even when one gets a position in a business office it may be useful to be able to refer to something in that notebook. It should, therefore, be written so that its meaning will always be clear and complete.

Every notebook should have the name and home address of the owner written on the first page, near the top.

Below this should be the date at which the notebook is begun.

On a third line should be written the general subject to which the notebook is devoted.

Each new subject should be written at the head of a fresh page, and should be underscored. This will make it easy at a later time to look through the notebook and find what is wanted. Each question written down should be numbered.

### Organization of a Local Business Study Club

Much of the work in this course could be carried out more successfully with the help of other students interested in the same topics. Two or three persons can work together to advantage, and a club group of as many as twenty-five would bring inspiration and personal interest into the work.

Some member of this group who is a good reader can read aloud the Talks of the Morale Officer. (You remember it was the Morale Officer in the army who went around and gave inspirational talks to the men to keep up their spirits when they were far from home, and encourage them to fight with the spirit of real men.)

The coöperation of two or three persons (who of course may be simply members of one's own family) is particularly useful in the exercises on speaking, telephoning, meeting callers, etc.

Every business house has the equipment of telephones, adding machines, typewriters, etc., which are not used before nine in the morning or after five at night, and which will be loaned to ambi-



tious students who wish them for practice. In some cases this must be done under the supervision of some responsible employee of the house, and in that case it will seem better worth taking the trouble for several than for one alone. In other cases the future young executives will be given free permission to use the business equipment, since there will be full confidence that they will not abuse the privilege.

In all cases where the use of business equipment of any kind is loaned after office hours, a sense of decency will cause those who benefit from this favor to disturb desks, chairs, and other furniture as little as possible, to replace papers and other articles in exactly the position in which they were found, and make no litter on the floor after the janitor has cleaned it up. And all courtesies may be paid for at least by return courtesies. This is due to all employers who are willing to coöperate.

### TALK No. 1 by the Morale Officer on Ordinary or Extraordinary

Nearly every young person wants to be more than ordinary. In fact, most young people think that they are more than ordinary. Each one has a kind of self-esteem which makes him more or less satisfied with himself and causes him to think well of his present status and future possibilities. As a result, without good reason many persons become self-satisfied. And in spite of poor progress, in spite of poor standing as compared with others, they cling to the notion that somehow or other they will come out all right some day. The thought is, "I may not seem to be ambitious, or I may not have a good education (and I really don't think I need it), but I'm all right and I'll probably surprise people some day. If I have good luck I'll come out pretty well—well enough to suit me, anyway." And thus they hypnotize themselves into a state which makes it practically impossible for them to be able

1. To take advice;
2. To judge themselves properly;
3. To see the necessity for action.

Such young people have fixed for themselves ordinary places in life. They have determined that they will be just the common, ordinary kind. About the only place where they will ever accomplish anything will be in their imagination. Now, imagination is a good thing. But vivid imagination without some ability to execute is worthless. It is well nigh useless for one to imagine that some day he is going to get somewhere, unless he begins at once to see the visible results of his efforts, unless he is able to point out each day something done, something accomplished.

It is the ordinary person who in business or in school is contented to work along in a half-hearted, careless manner and deceive himself with the belief that something will happen, something will turn up which will give him a better place, which will pick him up and place him on a higher rung of the ladder of success. It is the ordinary person who does not think to stop occasionally to see if he is getting somewhere, who is not constantly thinking of learning and making progress, who knows not the joy that comes from the knowledge that he is getting ahead.

Why is it some young people are content to be ordinary? Why is it they have no desire to forge ahead and grasp the big things which are surely awaiting them if they will but "get a move on" themselves, to use an expressive slang phrase? Why is it some people live only for the present, think never of the morrow, view themselves with entire satisfaction and never feel strong impulses surging within their souls to be up and about? Why is it that the great world, with its millions of successful, happy people, has no call for them, issues no challenge to their latent ambition and energies? And then, why is it that others are always wide-awake, full of energy, anxious to learn, willing to work, happy to accomplish—are steady and sure in their progress? There is no great difference in the amount of sense that people have. There is really no very great difference in natural powers or gifts. One person has about as much natural-born sense as another. Where, then, does the difference come in? What makes young men and women at the age of seventeen to twenty, say, so different? The

difference lies in the use one makes of his native ability. The difference lies in a young person's *inclination* to make use of his mind, in his willingness to use his powers, and in his anxiety to improve himself in every possible way.

After a certain age every one has his future almost entirely in his own hands. He has his making or his undoing in his own grasp. He can do with himself as he pleases. He is master of his actions, and hence absolutely responsible for what he does.

If he begins to climb, if he so orders his life that he begins to increase in knowledge and improve his natural abilities, if he learns to choose the right paths, to form strong helpful friendships, if he lives a clean life, if he lives unselfishly, if he gathers strength as he goes and gains the confidence of all who know him, it is because he so wills it. It is because he desires to be not the ordinary but the extraordinary type.

But on the other hand, if he fails to take himself in hand, if he takes a loose grip of himself and goes out for immediate pleasures, disregarding the higher, the more helpful and lasting things, if he begins to step downward, to show weakness instead of strength, it is because he so orders it, it is because he wills it. He is a self-made failure.

Every self-made failure has a hundred explanations and excuses to give for his failure. Rarely will a man who has failed acknowledge that it is all his own fault. As a rule he will talk about hard luck and no chance, and he will never see that he is directly the cause of his own doom, that years before he sentenced himself to such a fate.

We cannot all be presidents, but we can all fill as big jobs as we fit ourselves for. I have had people say to me, "Don't make young men and women discontented by advising them to try to be great or famous. Encourage them to be good plumbers and good clerks: these are honorable callings and good men are needed in them."

But let me tell you something: such positions are indeed honorable, and men are needed in them, but there is more room higher up. There's a greater demand for good office managers, and good



bank presidents, than there is for good clerks. The danger lies *not* in aspiring too high. The shame is that more employees are not aspiring higher.

The crying need of our nation to-day is men and women of unusual ability, of more than ordinary mold, of strength and power; men and women of action, of big ambitions, with vision, with almighty desires to climb as high as persistent, intelligent effort will take them. Don't be afraid of aspiring too high. Don't let the thought of failure scare you. Reach up as high as you can and pull with all your might.



## CHAPTER II

### Learning to Speak Distinctly

While no one can tolerate a "loud-mouth," every one when talking to his employer or fellow workers should endeavor to make himself well understood. Distinct tones show self-confidence; mumbling words show lack of self-confidence and breed distrust in the listener.

It is surprising that most people grow up without ever giving any thought to the effect that their manner of speech has upon their hearers. And yet most people use their vocal organs more than any other part of their body. Most of us say thousands of words every day, little realizing that what we say and how we say it has a very great deal to do with our progress and success, has more to do with what people think of us than anything else.

If you want to realize, therefore, the best that's in you, begin to-day to learn the proper use of that wonderful instrument, your voice. You are used to hearing yourself talk. It sounds perfectly natural to you. "Surely," you think, "there can be nothing wrong with the way I talk." Don't make that mistake. Don't be too sure of it.

Employment managers, when asked "What is the first thing you notice about an applicant? What one thing is there which more than anything else enables you to decide whether you want a particular applicant?" will nearly always say immediately, "The way he talks,"—not so much what he says, as the way he says it, whether clearly and distinctly, or indistinctly and in a mumbling tone.

All of us have noticed the vast difference in people's ability to sing. We absolutely forget or fail to notice the great difference in talking ability. And just as the singer whose voice is the

most highly trained will usually be the most successful, so in business the ability to use one's voice properly, in conversation plays no small part in one's success.

Now let us analyze briefly why so many young people fail to make themselves understood when reciting, applying for a position, or talking to the "boss."

One reason is timidity. Under the circumstances just mentioned a boy (and even more a girl) is often afraid. His words seem to stick to his tongue—he just can't turn them loose.

Another reason is poor judgment. He really doesn't know that he is not talking loudly enough. He perhaps imagines that by speaking very quietly he will make a good impression, but he very often overdoes it.

A third reason is this: Many applicants who lack ambition and push, who do not know what it is to put their whole energy into living and making good, are unable to speak distinctly because they lack self-confidence. There seems to be a feeling of guilt or self-condemnation, mixed with sullenness, which prevents their being able to speak up when under the eye of the teacher or of a prospective employer.

Even those who are not affected by timidity, or poor judgment, or lack of ambition often have peculiarities in their speech which make it practically impossible for them to make themselves understood without having to repeat a great deal.

It is very hard to criticize one's self fairly with reference to many things; but it is particularly difficult for one to realize the weaknesses of his speech, of his manner of pronouncing his words. Bad habits of speaking and enunciating are the easiest to slip into but the hardest to get out of.

It should be the ambition of every one who hopes for success to be able to talk properly, that is, distinctly, clearly, and with well rounded tones. When should one begin? Now—to-day. Will it be easy to improve? No. Will improvement come quickly? No. It will take patience, persistence, and above all the cultivation of the ability to listen to one's self and to compare one's talk with that of other people. This is not the sort of thing that will appeal

to the ordinary person. But in order to make good in this world it is often, yes, very often, necessary for us to attend to things that don't appeal to us.

Assume that you can improve your speech. The assumption will doubtless be correct in spite of the fact that you have never thought of it before, in spite of the fact that heretofore you have assumed that you talked as clearly and as distinctly as anybody.

Begin to listen to yourself as you talk. Listen through your external ears. As a rule we listen to ourselves through our heads and through the ears of our mind. We know what we are saying without actually listening to it. Go off by yourself and talk in your natural way and see how it sounds. Then listen to other people. Compare their manner of saying things with yours. Make note of any peculiarities.

Perhaps it would be well to begin with your name. Most people, including grown-ups, rarely pronounce their own names distinctly. They know it so well themselves they assume that it is easy for every one else to catch it. If your name is Elbert Robinson, don't come down strong on "El" and "Rob" and slur over the rest of it. People won't get it. Just this thing happens thousands of times every day.

A teacher in a commercial school who had noted this peculiarity gave a demonstration to illustrate how carelessly people pronounce their names. He had twenty students stand up and give their names. Then he asked the members of the class to tell how many names they had understood. The highest number that any student gave was eight. All the members of the class seemed to have names of one syllable.

The most common fault of speech is mumbling—that is, trying to talk without moving the lips sufficiently. Limber up your lips. Don't be afraid to move them freely. Don't let them get stiff from misuse.

There may be plenty of lip movement and yet no roundness of tone. The words sound flat. We all know how different our voice sounds when we talk through a pipe or with our head in a barrel. Well, every student who has studied physiology knows



that there are what are called nasal cavities in the head. They are almost like a series of pipes, while the mouth is a sort of barrel—which simply means that if we try we can make our words sound full and resonant without putting our mouths to a pipe or our heads in a barrel. Try it. Get off by yourself and learn how to use these cavities in giving a full, ringing sound to your words.

In this connection, however, be careful that you do not talk through your nose. Keep your lips moving freely, use plenty of breath, and don't be afraid to open your mouth. A person who talks through his nose usually holds his jaw stiff. Practice opening your mouth wide. Some of you will discover that it actually hurts to move your jaw up and down a few times in succession.

It is not the purpose of this lesson to go into a technical discussion of the various methods used by voice specialists to teach their pupils how to use their vocal chords properly, how to make every effort produce the proper sound. The preceding paragraphs give a few hints and suggestions of which the student should make the best possible use. It would be well, however, for the student to practice the various sounds and combinations of sounds contained in the alphabet. If you watch closely you will be surprised to note how the position of your lips and tongue changes. No two letters or sounds can be pronounced correctly and distinctly with the lips or tongue in the same position. Yet in actual conversation many people try to do this. They try to say "a" with their lips fixed for "e"; or "m" when they are ready for "n" and so on. Remember that every word, if spoken properly, requires a change—requires effort.

Take the following sentences, for example. Say them aloud distinctly, and notice how hard your lips and tongue have to work.

I came to apply for the position advertised.

The advertisement appeared in this morning's paper.

I am attending night school.

My name is Henderson Robinson.

I realize the need of an education.

Upon my next birthday I'll be seventeen.

It would be a good idea to read aloud several paragraphs every day just for the purpose of noticing the various sounds and the various formations of the mouth, lips, and tongue necessary to pronounce distinctly. This will help you form the habit of enunciating clearly in your conversation.

Try at once to break yourself of the habit of "chopping off" your words. People not only do this with their names but with a hundred other common words. Words ending in "ing" are probably the most poorly pronounced of all. Many boys say, "I'm goin'," and leave off the "d" at the end of "and." Another word often abbreviated is "you." If you say to another person, "What did I tell you?" the last word doesn't sound like "y-o-u," but rather like "yuh."

Many other similar examples could be given. But the important thing is to make up your mind that you will not "chop off" your words, and that you will try hard to put every sound into a word that should go in it.

Don't forget these suggestions to-day, or to-morrow, or the next day. Don't imagine that there is nothing to it, and that there is no necessity for paying attention to this lesson. Make up your mind to learn to speak correctly and distinctly, and stay with it until you acquire the habit. Few accomplishments will help you more in life than this.

Note:—A local elocution or voice teacher could help a club group or class by a practical talk on use of diaphragm, or how to make tones resonant, on breathing, etc.

### Exercises on Oral Messages

There is constant call in a business office for carrying and delivering oral messages, or giving messages over the telephone. Many of these messages involve names and addresses, which are particularly hard to make clear. There should therefore be practice in dictating to a class group or club, the members of which will write down the names and messages as a means of proving

that they have been clearly heard from the person who dictates them. Individual students can get at least one friend to dictate and listen. Each member of a group should dictate at least one message, and if that was not heard clearly by all members, practice on other messages should be continued until at least one message has been given so that it can be written down correctly by all.

The group leader should assign a number to each member up to the number of messages given below, and then repeat numbers. Each person should then copy from the book into his notebook the one message corresponding to the number given him, but should not look at any of the other names or messages. During the exercise the books should be closed.

Then the leader should call on each member in turn to read the message written in his notebook, while all the other members write down the message as read. The reading should be slow enough so there will be time to write it down. If any person cannot hear he should raise his hand and insist on getting the message correctly. Some one should inspect the messages as written to see that all are correct. In business no excuse that the message could not be heard or understood will be accepted. The person who takes the message must insist on understanding, even if a dozen repetitions are called for. Spell out difficult names.

### Messages for Dictation

1. Call on the telephone the Brighton Woolen Co., 20 W. 40, Chelsea 3885, and ask Mr. Brockmeyer to call at this office to see Mr. Samson at nine o'clock to-morrow morning.

2. Tell Mr. Ferguson to bill the Broadhead Worsted Mills, 25 Madison Avenue, for 10,000 letter-heads, 4 reams of second sheets, one box of A3 carbon paper, and one gross ink typewriter erasers, which Mr. Jonas has delivered but has not billed.

3. Call on the telephone Simmons & Slade, brokers, at 5 Nassau St., Rector 4400, and ask Mr. Trauner if he will speak for a moment to Mr. Trafford of the Trades Reporting Bureau.



4. Go to the Tower Stores, Inc., 541 West 21st St., and get 100 plain commercial envelopes, size 6½, a ream of plain white typewriter bond paper, letter size, weight 4 lbs. Bring direct to Mr. Townley as soon as possible.

5. Write a letter to the Transcontinental Publishing Corporation, 61 Broadway, or telephone them at Bowling Green 6691, asking them if they will enter subscription to the *Broadway Magazine* for one year from April 5, in the name of Ludwig Traube, 1402 Lexington Ave., New York City.

6. Call up the Rhineland Machine Works Co. at Circle 864, street address 1737 Broadway, and ask Mr. Patrick Reynolds if he received the check sent him yesterday by Mr. Renshaw. Tell him Mr. Renshaw is afraid a mistake was made in addressing the envelope.

7. Mr. Isidor Marcuson, 256 Cortlandt St., called this morning and wished me to tell you that he had seen Mantell & Sons, 1740 Bathgate Ave., and their Mr. Manville had promised that he would deliver the load of furniture the first thing Wednesday morning.

8. Cohen & Kimmel, the printers at 67 Vesey St., have sent over 5,000 of the circulars by a boy, and report that the rest have been delivered to Boyd's City Directory, 73 Beekman St., together with 5,000 return envelopes.

9. Mr. Louis Guenther of the Guenther Publishing Company, 29 Broadway, wants to know if Mr. Gude cares to make a financial statement about the business of the Guarantee Family Shoe Stores. Mr. Guenther's number is Whitehall 130.

10. Call up the insurance department of Pease & Elliman, the real estate dealers, at 55 Liberty St., phone Cortlandt 4222, and request Mr. Peckham—Josiah Peckham—to call Tuesday morning at 11.30, to see Mr. Elliman about renewal of insurance on this office.

Prepare similar messages, using equally hard and unfamiliar names, from the telephone or city directory, and bring them to the club to be dictated to the other members as described above.

This exercise should be continued for as many days as may be required to give each member a chance to make a satisfactory oral



delivery of at least one message. As this is a difficult exercise on which to attain perfection, the time to be allotted to it should be determined with reference to reserving a sufficient amount of time for the other exercises which are to be covered during the course.

### TALK No. 2 by the Morale Officer on "Punch"

A boxer may have many qualifications necessary for a good fighter, but unless he has a "punch" he will never win many fights. It is the same way in life—it takes "punch" to win. Fighters naturally think a great deal of this qualification, and they go to great pains to develop it. But somehow or other in this great battle of life many people forget all about it; they hardly know that such a thing exists. Lack of punch is the cause of more failures than anything else. Lack of education has blighted many a man's hopes; but even the uneducated win out sometimes. Poor early surroundings and opportunities have kept many men from climbing; but many others have risen above these obstacles. There are many reasons why men fail to do their best, but nothing has hindered so many people as lack of punch.

What is punch?

It is something that enables one to land a "knock-out blow" to every obstacle—big or little—in his path.

It is something that does away with every bit of hesitation, every bit of faltering, every holding-back tendency.

It is something that makes one tackle everything with vigor, with determination, with enthusiasm.

It is something that whispers to one as he tackles a proposition: "You can win."

It is something that makes one work all the harder when failure stares him in the face, when unforeseen obstacles loom up.

It is something that takes the words *can't*, *quit*, *give-up*, *no use to try*, *take it easy*, *slow up*, *do it to-morrow* entirely out of one's vocabulary.

It is something that makes one believe in his ability, and have faith in his future.

It is something that makes one know that he is getting somewhere.

A good punch will enable you to disable every adversary, every obstacle. Against a good stiff punch, failures, discouraging words, lack of education, and inexperience, haven't a chance. I'll tell you why: Punch will make a man rise above failures, it will make discouraging words stir his fighting blood, it will make an uneducated man get busy and learn.

Often fighters think that they have a good punch until they get in the ring and take a lot of punishment, but never succeed in landing heavily on the other fellow. It's the same way with people in life. Most people think they've got punch whether they have or not. It is important to find out the real truth early.

Punch wins. With it a young man is fighting a winning fight. Without it he is losing. If one hasn't won some battles, if he has not landed some heavy blows he has no punch, he really does not know the meaning of it.

If you have this great quality, here are some of the battles it will help you win:

You will stay in school if your parents are able to send you. Your punch will disable the "tired-of-school" feeling. It will keep you in school in spite of your feelings.

If you have to quit school and go to work it will make you go to night school until you have completed your education.

At school you will not be content with mediocre grades. In business you will be known as "a live wire."

You will stick to your job when you get a good one. Your punch will make you learn everything you can there, and it will discourage every inclination to quit and "get a better job."

You will get along with grouchy bosses and grouchy clerks because you will want to please them, and in the end you will win out.

You won't be easily discouraged, you won't go around looking gloomy, you won't be easily bothered, because you will rise above

gloominess and discouragement, and you will be so busy fighting you will not have time to be worried about mistakes or failures.

In the fighting world a knock-out is considered a great accomplishment. In the fight that you are waging, in your battle for success, how many knock-outs have you scored? How many opponents, obstacles, has your punch disabled? Look at the following. Have you floored them? They are strong and persistent opponents. Has your punch done the work?

- |                             |                                  |
|-----------------------------|----------------------------------|
| 1. Smoking                  | 12. Lack of self-control         |
| 2. Wasting time             | 13. Dishonesty                   |
| 3. Acting smart             | 14. Fear of hard work            |
| 4. Acting the bully         | 15. Untrustworthiness            |
| 5. Tendency to loaf         | 16. Unclean thoughts             |
| 6. Lack of stickability     | 17. Inability to heed advice     |
| 7. Discourtesy              | 18. Failure to use opportunities |
| 8. Greediness               | 19. Lack of push                 |
| 9. Discouragement           | 20. Lack of desire to learn      |
| 10. Bad temper              | 21. Self-satisfaction            |
| 11. Lack of self-dependence | 22. Laziness                     |

Girls need to cultivate punch even more than boys. It is lack of it that keeps many girls from becoming real business women. Are you guilty of any of the following indiscretions?

- |                             |                                      |
|-----------------------------|--------------------------------------|
| 1. Fooling with the boys    | 5. Powdering too often               |
| 2. Slyness                  | 6. Too much paint                    |
| 3. Being late at the office | 7. Neglecting work when boss is away |
| 4. Overdressing             |                                      |

## CHAPTER III

### Letter-Writing in Business

Few persons in school realize the immense importance of business letter-writing, nor the rapidity with which its importance is growing as more and more the business world learns how to Use Words so as to Make People Do Things.

Since a letter is a substitute for a personal messenger, it must fairly represent that messenger in these respects:

1. It must look as the messenger would be expected to look—that is, it should have the good clothes and brisk manner that a well-dressed, alert person should have. A slouchy letter, or a letter old-fashioned in style, makes just as bad an impression as slouchy, untidy dress.

2. The person who receives a letter spends far less time in reading it than in talking to a person who calls to see him. A letter must, therefore, do its work very quickly, it must be as brief as possible; and yet it must say all that needs to be said, for a letter that does not say all that needs to be said is as poor a thing as the one who carries a message and forgets what it is when he tries to deliver it.

3. As in the case of all business, the business stated in letters must be accurately stated, and completely stated, or it fails to do its work. In order to state business details in the right way in letters a certain use of imagination is necessary. One must see the person to whom one is writing as if sitting in a chair beside one's desk, so that in the letter one talks to him as one would face to face. One must see all the business details also, and know just what words will call up in the reader's mind the correct picture of these details. Words are only symbols to call up images that



already exist in the other person's mind—electric buttons, as it were, that one pushes and so flashes a series of pictures that take the place of showing the person the thing itself if he were to call. This is why letter-writing is so difficult.

Letter writing is important because a two-cent stamp will carry a message through the mails which would cost many dollars in train fare if a personal messenger were to take it, to say nothing of the time of the messenger, which is worth a great deal more money. Of course one cannot expect to make a cheap letter do the same work that a costly messenger would do; but in making sales, for example, fifty or a hundred letters may do as much business as one salesman making a personal call, and even so there would be a great saving in expense. It is, therefore, exceedingly important to learn how to make letters do as much business as possible. The writer knows of one boy who started at fourteen to practice the fine art of letter-writing, and he was so successful that at nineteen he earned \$8,000 in commissions on the sales which his letters made, and now he is said to draw a salary of \$25,000 a year as sales and advertising manager of the Royal Tailors. If any one ever rose to great success by letter-writing alone, it was Philip Lennan.

Letter-writing may be said to begin with the envelope, as that is the simplest thing about a letter, and addressing envelopes is the first thing entrusted to the junior clerk as a part of getting out letters.

Envelopes should be addressed for the convenience of the postman, so that he can handle letters with maximum speed, and so give the best possible service to the entire business world.

The first man to handle a letter looks only at the state: that should be clearly written on a line by itself, well separated from the next line above.

The next man to handle a letter looks only at the town or city: that should be clearly written on a line by itself, well separated from the line above and the line below.

Finally, the street address is read, and after that the name. Crowding always makes reading hard.

(Name and address  
of writer here or  
on the flap, always  
necessary.)

(Leave this  
space clear  
for post-  
mark.)

(Put stamp  
square in  
this corner,  
right side  
up.)

Mr. John M. Patterson  
1826 Euclid Ave.  
Cleveland  
Ohio

#### ILLUSTRATION OF A PEN-WRITTEN ENVELOPE

Commas at the end of the lines on an envelope are not needed; but if used should be uniform and consistent. Periods to indicate abbreviations should be retained always. Short states like Ohio, Utah, Idaho, and Iowa should not be abbreviated. The official post office abbreviation for California is now "Calif," since "Cal." is too easily confused with "Col." for Colorado.

#### The Proper Form for a Business Letter

Just as a business man in America has his face shaven smooth, his hair cut short, and his fingernails trimmed into new moons, and would not do very much business if he made an oddity of himself by imitating the Chinese and wearing a queue, with fingernails two inches long, so he has adopted a certain conventional form for business letters and expects to see all up-to-date letters arranged in this way. These are the main points:

1. The correct address at which an answer will reach the writer through the post office should appear at the top, on the right hand half of the page, preceding the date of the letter. This is called

the *date line*. In a small town, only the town may be necessary for delivery of the reply. In a city the street number is usually required. In some New York City buildings even the room number must be given.

2. The name and address of the person written to should come next, on the left hand half of the page, starting flush with the margin—not indented so much as a sixteenth of an inch.

3. A conventional salutation such as “Dear Sir,” “Dear Madam,” or “Dear Mr. (name filled in)” is the third item, and should be on a line by itself, starting flush with the margin, and followed by a colon (now considered better than a colon and dash, while the comma found in social letters is not recognized in business). “Gentlemen” is the universal form after a firm or company name, as “Dear Sirs” is considered out of date.

4. The body of the letter should start as a paragraph, and the first line of each paragraph should be indented half an inch to an inch and a half.

5. There should be a conventional close such as “Yours truly” or “Very truly yours.” Such useless phrases as “Trusting this may meet your approval,” etc., are considered out of date and should be dropped.

In addition, there should be a liberal white margin all around the letter, wider on the left-hand side than on the right. A business man hates to see any crowding on a letter page, especially lines that crowd against the right-hand side of the page.

Observe that the box form of arranging the name and address, that is, placing the address at the opening flush with the margin as the name is, does not apply to pen-written letters, though it may be used in the case of typewritten letters.



Full return address  
Date line

Name, (flush)  
Address. (indented)

Salutation : (flush)

Body of letter starts as paragraph.

Good margin here

No crowding here

(Complimentary close)  
Yours truly,

Signature

PROPER ARRANGEMENT FOR A BUSINESS LETTER

### Exercises on Envelope-Addressing

It seems very difficult for young people to judge the length of lines and space between lines so as to avoid crowding on an envelope.

In the exercises on carrying messages and on telephoning there are several addresses. More may be taken from local telephone directories.

These should be copied on slips of paper about the size of envelopes (not smaller than 3 by 5 inches), which may be obtained at small expense from printers, who can cut the slips from "waste" (narrow strips of paper cut off the sides of larger sheets).

Twenty addresses should be correctly copied in ten minutes, and practice should be continued until twenty successive addresses have been written accurately with proper space between lines and without crowding at the ends of the lines.

### TALK No. 3 by the Morale Officer on What Constitutes the Exceptional Employee

It takes strength and earnestness in large quantities for a young worker to be able to do what he should do when he is at work. A knowledge of the theory of how to get along, of how to make good, is certainly worth something. But no amount of knowledge of theory will displace native strength and will. The young person who has never worked knows little of the actual problems that he will confront when he gets a job. Things that seem easy beforehand grow hard when they have to be executed quickly. Now, unless you can have clearly in mind the advice and correct rules of procedure, and have faith enough in this advice and strength enough to follow it in the face of all difficulties, you will go the way of the many thousands who fail because they give in when the first few hard knocks are received. Unless you possess those peculiar qualities of perseverance, the ability to form good judg-

ments and see things as they are and not as you would like to see them, unless you can look to the future and endure the hardships of the present, you will go the road that so many boys and girls go, you will never accomplish what you might.

How often have I seen young people go forth to work with fine ideas, with a strong courage, with everything favorable for good careers, who, when they have worked a little while, lose their vision, forget their resolutions, and utterly fail to stand the test. This starting-point is the critical time in a young worker's life. Here is the parting of the roads. Here comes the real test. Here the ruts begin, here the blind alleys. Here the great army of beginners is divided into two groups—the leaders and the followers, those who think for themselves and those who let others do their thinking for them, those who think only of the present with its little doings and pleasures and those who think of the morrow.

Here one begins to act for himself, to act his own thoughts. Heretofore he has not been an independent individual; others have had more to do with his life than he has. But now all is changed. He is cast adrift. He must direct his own course. His whole future lies in his own hands. Every little thought, every little act is of his own choosing. And he must realize this, as only a full realization will save him. He must understand that every thought and every act go to make up his personality, his character—that they become a part of him just as the food he eats is assimilated and becomes a part of his physical make-up.

In the early days of one's business career the right kind of advice is, therefore, very helpful. Advice, if heeded, will save time, will save effort which otherwise might be exerted in the wrong direction, and it will save pain and trouble. But strange to say, many young people do not know how to take and heed advice. It seems to be a part of their make-up to be heedless and headstrong.

But even if one believes in and tries to follow the advice of others, he finds it very difficult when he is confronted with the hard, cold experiences of the business world. "I know that I am going to stick to this job," said a young fellow to me, who had a reputation for staying with his jobs a very short time. "I know

that I must stick if I ever amount to anything." But he did not stick; he could not get it into his head that every job had its disagreeable features, that no work was easy unless he made it so by falling in love with his job. And so he was continually changing from one job to another. Very often boys and girls, before going to work, determine on the things they will observe when they get positions, among which are—"I will not let the little knocks and troubles, which I am sure to have, keep me from liking my job"; "I will not be too quick to worry about advancement, but I will do my work each day well and let the advancement take care of itself"; "I will master my job and not let it master me." But when they are located, what happens? Why, the one who says that he will not let his troubles keep him from liking his job soon acquires a strong distaste for it, because he has to work overtime once in a while. And the one who says he will not begin to worry about advancement but will do his work well each day, begins to complain that there is no chance there, when, as a matter of fact, instead of studying his work at night he goes to the movies.

There are certain snags that nearly every one stumbles over. He may be warned beforehand. He may think that he knows how to step over them, but his eyesight either grows bad or else he lacks strength to lift his feet high enough. It is the exceptional man or woman that gets by without a scratch. It is this kind that has strength, fortitude, good judgment, willingness to take advice and strength to heed it. This is the kind of young man and the kind of young woman that the business world is looking for.



## CHAPTER IV

### Educational Fundamentals

The commonest tools of business are—the voice (speech) and the pen (writing figures, etc.). Every one must talk to fellow employees and to customers, and we have already considered the importance of speaking in a clear, pleasant, distinct voice. It is equally important to pronounce words correctly and use them grammatically. This means knowledge of correct English for speaking. The use of the pen as a tool in business means good penmanship, correct spelling (which has importance only in writing), and knowledge of punctuation (which is important in writing). Correct grammatical usage is important in writing as well as in speaking.

Most young people think they use these tools well enough, and at any rate in school they have wasted all the time in studying the use of them which they can afford to give. It is only when they pass a certain age and begin to get the comments of impartial friends, or more often perhaps hear the disagreeable criticisms of employers or rivals, that they realize how exceedingly important it is in business to be actual and complete masters of these two simple tools or instruments. High-class business houses wish to have employees who can speak to customers in a correct and polite manner. They know that bad penmanship is hard to read, and looks sloppy, while a misspelled word will stand out on a page like a wart. These are little things, but they are continually irritating, and they do more to hold back the ambitious than far larger and more serious elements of education or lack of education. Every one who has had experience in business knows this beyond any question. It is only beginners who fail to realize the very great importance of these educational fundamentals.

These little defects of education are more easily corrected than most persons imagine. Some persons are naturally poor in spelling, or penmanship, or correct use of English. They think they are born that way and must make the best of their defects. But it is only great ability that rises above such minor defects without correcting them, and as a matter of fact even the worst spellers and penmen can make a fair showing in business if they go about it in the right way. In this chapter I wish to tell you what the right way is, to show you how easily the defects may be corrected.

Penmanship is useful chiefly in writing figures and keeping accounts. Only personal letters are now written by the pen, and even many personal letters are written on the typewriter. But bookkeeping records for the most part are still kept in pen writing, and probably will be for many years to come. Small entries and corrections can be written much more rapidly by the pen than by any machine.

Any one can learn to write a fairly good hand in a comparatively short time. The natural way to write is by using the fingers—what is called the finger-movement of the pen. As the finger muscles tire quickly, the writing gets bad as soon as it begins to be quick. A person may write as slowly as he pleases, and so learn to draw the letters beautifully, but the moment he begins to increase speed so as to get the work done the finger muscles tire and the handwriting goes to pieces—it gets bad, and can't help getting bad. So professional penmen have learned to write by the full-arm or muscular movement, letting the arm rest on the thick muscle of the forearm and moving the pen by the arm muscles, with scarcely any movement of the fingers at all. This full-arm movement in penmanship can be kept up all day long without tiring, and rapidity of work does not produce bad writing.

*You* can learn the full-arm movement in penmanship by going to a regular penmanship teacher in any good business college or correspondence school and making a business of practicing for twenty-five to one hundred hours. It is purely a matter of keeping up the practice for the required number of hours.

Correct English and punctuation may also be learned in the

same way. There are only a dozen rules of punctuation which are really important in business, and if you will concentrate on these with the right sort of practice exercises, you will soon know when to insert commas and when to leave them out. There are only some twenty-five principles of grammar which give rise to very many mistakes common in business. Master these few principles by a great deal of practice that will break up your old bad habits and establish new ones, and you will soon make a change in your speech that will astonish your friends and associates.

The chief trouble is that you are unconscious of the errors you make. If you can become conscious of your mistakes, you will soon correct them. Here is a test which you can give yourself in a few minutes which will show you just how you compare with others. The test has been given to thousands of grammar school graduates, high school graduates, and business employees, and it affords you a scientific measure of your ability. Just write it out according to directions, and then carefully compare your work with the key on the following page.

Experts have demonstrated that there are only about 4,000 words which are commonly used in business, and of these only about 1,500 offer any difficulty in spelling. You probably misspell no more than 200 or 300 at most. If you can discover these few words, you can soon master them by going over them again and again and again till you know every one so you never will forget it. The task of becoming a good speller for business purposes is far from hopeless even for the naturally poorest speller. Make up your mind to be a good speller. Following are some suggestions which will help you:

1. Get a good spelling book and check every word you are in doubt about.\*

2. Make note of words used in conversation which you do not know how to spell and at the first opportunity look them up in the dictionary.

---

\* If some one will dictate to you the words in Cody's "100% Speller," you can check just those that you miss and waste no time on any which you do not really need to study.



3. In your reading, write down all difficult words. Later go over them to make sure that you know how to spell them.

4. One aid to spelling is to know the meaning of words. Never pass over a word that you cannot define. Jot it down and at your convenience look up the definition.

### 100 Word Spelling Test—Standard 95%

NOTE.—These are the words most often used in general business correspondence. Write them with correct spelling, and do not leave them till you can spell every word correctly. If in doubt, look up in the dictionary.

oblidge	favour	especially
truely	investigate	promice
sincerely	catalogue	asistance
recieve	phamplet	volume
respectfully	particular	examination
interest	receipt	practical
arrange	representative	relitive
kindley	entitle	disappoint
madame	material	issue
possible	application	dificulty
addres	surprise	consideration
premium	develope	distinguish
oclock	impossible	circular
attention	reference	organise
absense	February	certian
apoint	stationery (paper)	department
information	elaborate	contain
stampp	scene	expence
atend	foreign	salry
becaus	entitel	probably
wheather	system	commitee
separate	secretery	finaly
experence	service	president
cordially	possition	statment
appreciate	appear	judgement



decision	factory	reccomend
devide	importanse	January
circumstance	diferent	prelimenary
begining	further	citizen
investigate	several	parallel
theatre	signature	responsible
improvement	convenience	alright
distribute	illustrate	ammount
		disapear

### Accuracy in Figuring

The records of business are kept in figures, and if the figures are not correct, the business is in a dangerous situation. Many businesses have been absolutely wrecked by inaccurate figuring.

In big business corporations it has been found that human beings, even the best-trained, will make on an average about one mistake in a hundred operations of figuring (counting as an operation every time a figure is dealt with in any way, including writing it down). Ordinary grammar school graduates will make 3 to 5 errors in a hundred operations where the standard of business is only 1, and that is altogether too many. In big business houses, figuring is done twice over to correct the one error in a hundred operations. When as many as 3 to 5 errors are made, it has to be done three or four times over to get dependable accuracy, and that means an enormous expense,—the person who makes as many mistakes as that is worth nothing at all, since it costs more to correct his errors than his work amounts to.

Yet a few weeks of concentrated practice on the simple operations of adding, subtracting, multiplying, and dividing (especially adding and multiplying) will not only bring up the standard of accuracy in most cases, but will increase the speed from 25 operations a minute (the average of grammar school graduates) to 40 (the average of high school graduates) or 60 to 100 (the records made by expert accountants).

## National Ability Test on English

(No. 3 copyright, 1921, by Sherwin Cody)

Copy the following paragraph, capitalizing each letter that ought to be capitalized, and then insert necessary commas (no other punctuation marks required), writing with ink:

Please read the enclosed report of the illinois state insurance commission just published with the letter signed by its secretary and president showing the rapid growth of term life insurance. We also quote from a report signed personally by the secretary of commerce which was sent out on january 10 1919 through the bureau of foreign and domestic commerce federal department of commerce showing a similar trend in english french and italian insurance. In our country it may be noted the west has responded more widely than the east.

In the blank space opposite the following sentences write the single word that is in italics, spelling it correctly. Use a separate sheet, and number the words.

1. An insurance *polis*y. ....
2. They gave the book as a *premium* ....
3. Give me a *reseet* for the money. ....
4. He *referd* to you in the letter. ....
5. Do not *condem* me as a thief. ....
6. *Advertize* in the newspaper. ....
7. The pictures are a good *feetyur*. ....
8. Let us *diskus* the point. ....
9. Do you like New York *espeshuly*? ....
10. *Cordyluy* yours. ....
11. Ten *volyumz* in the set of books. ....
12. In *refer'ns* to your request. ....
13. Can you secure the *apointment*? ....
14. The *Asosheashun* of Commerce. ....
15. The *Sekretery* of Labor. ....
16. I will *rekomend* you. ....

17. Visit *for'n* countries. ....
18. "Jan." is an *abreviashun*. ....
19. The two jobs are *similer*. ....
20. There was only *parshul* loss. ....
21. The Tenth Army *Core*. ....
22. The *Buro* of Education. ....
23. *Ireperuble* means "not repairable." ....
24. A *convertuble* bed-lounge. ....
25. The *alinement* of your typewriter. ....

1. Copy the following and divide into sentences by inserting periods and capitalizing each word that should be capitalized:

I like him he lives on our street his father sometimes works for us his name is Henry.

Write the numbers, and the correct word or words of the two or more given in parentheses in the following. If both are right, copy both without omission. If neither is correct, write the correct form.

2. It (don't—doesn't) do me any good.
3. Do you like to eat (them—those) sour apples?
4. (It's—its) a fine one!
5. Do you like (its—it's) flavor?
6. He has (begun—began) to do his work well.
7. The river has (overflown—overflowed) its banks.
8. Mary has (drunk—drank) up all the milk.
9. (Have you eaten—did you eat) since yesterday?
10. He (has been—was) here already.
11. (Have you heard—did you hear) from him yet?
12. He (hasn't spoken—didn't speak) to me about it so far.
13. I (saw—have seen) him after I saw you.
14. I (saw—have seen) him since I saw you.
15. Is there anything secret between you and (him—he)?
16. Whom will it be read by? By (me—myself).
17. Who is it that will come? It is (they—they).

### Test on Addition and Copying Speed

Copy one problem on a sheet of paper; then add it. Find the sum of as many columns as possible in 4 minutes. You are not expected to finish all. Accuracy is more important than speed.

927	297	136	486	384	176	277	837
379	925	340	765	477	783	445	882
756	473	988	524	881	697	682	595
837	983	386	140	266	200	594	603
924	315	353	812	679	366	481	118
110	661	904	466	241	851	778	781
854	794	547	355	796	535	849	756
965	177	192	834	850	323	157	222
344	124	439	567	733	229	953	525
—	—	—	—	—	—	—	—

### Key to 100-Word Spelling Test

oblige	because	reference
truly	whether	February
sincerely	separate	stationery (paper)
receive	experience	elaborate
respectfully	cordially	scene
interest	appreciate	foreign
arrange	favor	entitle
kindly	investigate	system
madam	catalog <i>or</i> catalogue	secretary
possible	pamphlet	service
address	particular	position
premium	receipt	appear
o'clock	representative	especially
attention	entitle	promise
absence	material	assistance
appoint	application	volume
information	surprise	examination
stamp	develop	practical
attend	impossible	relative



disappoint	finally	different
issue	president	further
difficulty	statement	several
consideration	judgment	signature
distinguish	decision	convenience
circular	divide	illustrate
organize	circumstance	recommend
certain	beginning	January
department	investigate	preliminary
contain	theater	citizen
expense	improvement	parallel
salary	distribute	responsible
probably	factory	all right
committee	importance	amount
		disappear

### Key to Test on English

**Key to Punctuation:** Please read the enclosed report of the Illinois State Insurance Commission (comma optional) just published, with the letter signed by its secretary and president, showing the rapid growth of term life insurance. We also quote from a report signed personally by the Secretary of Commerce, which was sent out on January 10, 1919, through the Bureau of Foreign and Domestic Commerce, Federal Department of Commerce, showing a similar trend in English, French (comma optional) and Italian insurance. In our own country, it may be noted, the West has responded even more widely than the East.

Not over 7 errors allowed to the poorest in business.

**Key to Spelling:** 1, Policy; 2, premium; 3, receipt; 4, referred; 5, condemn; 6, advertise; 7, feature; 8, discuss; 9, especially; 10, cordially; 11, volumes; 12, reference; 13, appointment; 14, association; 15, secretary; 16, recommend; 17, foreign; 18, abbreviation; 19, similar; 20, partial; 21, corps; 22, bureau; 23, irreparable; 24, convertible; 25, alignment.

Not over 5 errors allowed to the poorest in business.

**Key to Grammar :** 1, Period after—him, street, us ; 2, doesn't ; 3, those ; 4, it's (apostrophe) ; 5, its (no apostrophe) ; 6, begun ; 7, overflowed ; 8, drunk ; 9, have you eaten ; 10, has been ; 11, have you heard ; 12, hasn't spoken ; 13, saw ; 14, have seen ; 15, him ; 16, me ; 17, they.

Not over 6 errors allowed to the poorest in business.

**Key to Copying and Adding :** There is no test unless the columns have been copied as well as added. Totals should be as follows :

6096	4749	4285	4949	5307	4160	5216	5319
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High school graduates will average to complete four columns with 1.5 errors, and this should be regarded as the minimum acceptable in business.

NOTE.—Sherwin Cody's "100% Self-Correcting Course in English" and his "Business Ability Development Course" will enable ambitious home students to correct the educational defects shown by these tests.

### **TALK No. 4 by the Morale Officer on Stickability**

One of the hardest things for many young people to do is to stay with a job when they do not like it. When they make up their minds that they are going to quit, it is well nigh impossible to convince them that they are making a mistake. There are thousands of boys and girls quitting positions every day for no good reason at all. In a few days they get another job, try that for a while, and soon find that the new place is no better than the first. Most failures are due to lack of "stickability," inability to concentrate energy upon one job, and unwillingness to put mind, heart, and soul into one undertaking. Seldom does an office worker get a high salary until he has been in one house for at least three years.

It is difficult for one starting out in the world, with thoughts untrained, and with will hard to control, to put his whole energy into one single endeavor for any length of time. But he must be able to do this if he would succeed. He must be able to forget

about everything else but the job ahead of him. He must be willing to try his best to make his job a "go." He must feel that there is a good future in the business for him if he will but measure up to his opportunities.

To have stickability requires patience. Young workers want to see results, but they often make the mistake of expecting advancement too soon. Or else, they have a false notion of what real results are.

To be able to stick to one job, a young employee must keep busy. "An idle brain is the Devil's workshop." When the mind has nothing constructive to think of, it will immediately become destructive. When you are not thinking about how well you can do a certain task, when you are not planning your work and thinking of new schemes and ways of doing things, you are thinking of other workers with easier jobs, other jobs with more advancement and less work.

1. Do not allow yourself to be idle during working hours.
2. Do not go to another job simply because it offers a larger salary. The opportunity is the thing that counts.
3. There will be a tendency to think that the other positions offer better chances of advancement. Be very sure that such is the case before deciding to try a new place.
4. The time spent in one place is valuable if you stay, but is often virtually lost if you quit. Many people lose three or four years of their lives because they will not stick to one job long enough.
5. Never leave a place without giving the firm ample notice. Give your employer a square deal regardless of whether you think you have been treated right. Sometimes employees are too timid or are afraid to tell their boss that they are leaving. If the boss is the right kind, he will be glad to learn that you are getting a better place. But you must give ample notice even at the risk of losing the other position. If the new firm is not willing to wait for you, it is not the kind of firm you want to work with.



## CHAPTER V

### Telephoning

In the business world, few devices are employed so extensively as the telephone, and for this reason the young man or young woman seeking employment and desiring to win advancement in his or her chosen profession should early learn to telephone correctly. No better advice can be given to the business beginner than to tell him to study the telephone carefully in order to learn how to make the best use of the service it gives. Girls are particularly successful in telephoning, because their voices when trained carry well over the wires.

Quick action is a business necessity, and the telephone is the best medium there is for securing it. The telephone affords immediate question and answer, a complete conversation, regardless of the distance between the speakers. There are no limits to telephone talking in the United States, for millions of miles of telephone wire now reach every part of this country, ready to carry the message of Americans who realize and make the most of the possibilities of the telephone.

The average business man to-day requires his employees to know how to use the telephone correctly and courteously. He expects the worker to be able to carry on a telephone conversation just as well as though the person he is talking with were on the opposite side of that employee's desk. Many employers give special training to workers who have particularly good telephone voices, and are particularly tactful and courteous. They realize that since a large number of transactions are done by telephone, it is necessary for employees to be able to negotiate satisfactorily with people who call by telephone, not only to prevent the loss of customers, but also to win new ones.



## History of the Telephone

The telephone was invented by Alexander Graham Bell, who was born in Edinburgh, Scotland, and who came to this country when in his teens. Bell's invention was the first device that would transmit every tone of the speaking voice to the listening ear over distances greater than the unaided voice can carry. The telephone was born in an attic room in a building in Boston, Mass., on June 2, 1875. Originally it was composed of an animal membrane drawn tightly over a wooden frame like the head of a drum, and in touch with a magnet. Bell set up one of these instruments in his attic workshop and another in an adjoining room, and connected them with about sixty feet of wire.

On the history-making day in June, 1875, Bell spoke the following words into his instrument: "Mr. Watson, please come here; I want you," and Watson, his assistant, who was listening at the other instrument, heard the words and obeyed the summons in a few seconds.

The remarkable development of American telephony is indicated by the fact that in January, 1915, nearly forty years after Bell telephoned that first sentence, he repeated the words: "Mr. Watson, please come here; I want you," into a duplicate of his original instrument, which was attached by a section of the original wire, to the New York end of the new transcontinental line; and Mr. Watson, in San Francisco, 3,400 miles away, heard the words, and replied: "It would take me a week to reach you." With one or two exceptions, all improvements to the telephone apparatus have been made by American engineers.

## The Telephone Company

To get the best results from telephone service, it is essential to know something about the organization of the telephone company. It is divided into three main departments—Commercial, Plant, and Traffic.

The Commercial Department is the one that transacts business with the public. It sells the service, takes care of collections, and handles any complaints that may be made.

The Plant Department installs telephones and cares for the equipment such as wires, cables, switchboards, etc.

The Traffic Department renders the service and is composed mainly of the operator in the exchanges.

There are several other smaller departments which are parts of the three main ones.

All the departments work together and coöperate to give the best possible telephone service.

### The Telephone Instrument and Lines

There are two main kinds of Bell Telephone instruments. One is the desk stand, which rests on the desk and is the more familiar. Then there is the wall set, a box-shaped affair which is fastened to a wall and is usually found in residences.

The working parts of the telephone instrument are the transmitter, the receiver, the receiver hook, and the bell.

The transmitter is the little round, hollow affair into which you talk; the receiver is the part which hangs on the hook, and through which you listen.

There are two kinds of service. The first, which was formerly the only kind used, is the magneto exchange service. To get the operator it is necessary to turn a crank on the telephone instrument and thus signal the operator.

The more modern service is the common battery, which is much more convenient. It is merely necessary to lift the receiver off the hook, which causes a light to flash in front of the operator and thus attract her attention.

Common battery service is rapidly replacing the magneto.

There are two kinds of lines: Individual lines and party lines. An individual line is for the exclusive use of the subscriber whose telephone is on it. A party line has on it two or more subscribers. Of course, an individual line is more expensive, as there is never

any one else using it when you want to talk, and no one on the line can overhear your conversation.

In the telephone directory, if the subscriber has an individual line, he has merely a number, such as Main 7183; if a party line, there is a letter after it, such as Main 7183-M or Main 7183-R.

Many subscribers have several different telephone instruments in different offices, and if necessary several trunk lines. Large business concerns sometimes have so many lines that they have their own private branch exchange switchboard and operator. If a business concern or a house has a private branch exchange, there is a star (\*) in front of the number in the telephone directory.

Many concerns and residences have more than one telephone on the same line, to avoid needless steps from one part of an office or house to another to answer the telephone. Additional telephones on the same line are called "extension telephones."

When using an extension line, always make sure that no one else is trying to use the line. Listen a moment and if you hear no talking say "Hello," as some one may be holding the wire.

### The Directory

The telephone directory is used a great deal and should therefore be taken care of properly. It should have a place and should be in that place when not in use. Most directories contain considerable information of value, such as a classified list of advertisers, rates for calls, directions for making calls, and sometimes lists of public telephone stations and points of interest. In addition, the book is constantly used for ascertaining addresses. Become thoroughly familiar with your directory.

### The Best Telephone Voice

In talking into the telephone, remember this axiom: The lower the tones of your voice, the more clearly are they heard at the other end of the wire. If the person you are talking with says that he cannot hear you distinctly, do not raise your voice; lower it slightly and enunciate your words more carefully.



This matter of enunciation is important. If you saw a friend walking up the street a few hundred yards ahead of you, and wished to call him, you wouldn't shout, "Ohjim!" You would cry, "O-h-h-h, J-i-m-m!" Apply that principle to your use of the telephone. Bring out each syllable as distinctly as possible.

The space between your lips and the telephone mouthpiece has a good deal to do with the way your words sound to the person you are talking with. Telephone engineers have determined that the best results are obtained when the speaker talks directly into the telephone with his lips about half an inch from the mouthpiece. If the lips are a greater distance away, it is difficult to make consonants such as B, T, D, F, and Z sound clearly. On the other hand, if your lips are closer than half an inch to the mouthpiece, your words are apt to sound jumbled and the nasal sounds M and N, in particular, do not enter the transmitter to be carried over the wires as distinctly as should be the case. It is sometimes very difficult to get the party on the other end of the wire to understand. In such cases, do not yell or get impatient. Think of some means of getting him to understand you. For instance, if you are trying to get him to understand the letter "F" which he is likely to take for "S," begin at "A" and repeat the alphabet, "A-B-C-D-E-F," pausing on "F," and he will thus know that "S" is not meant. Again, you may wish the party to understand the name "Hudson." Suggest to him that the name is the same as the river on the west side of Manhattan, or begins with H for Henry. There are an infinite number of ways of getting yourself understood. When the other party cannot understand, use some such method and do not repeat the word over and over again.

A good way to form the habit of enunciating words clearly is to memorize the rules given below, which telephone operators follow in repeating numbers:

1. "Wun"—with a strong N.
2. "Too"—with a strong T and long OO.
3. "Th-r-ee"—with a slightly rolling R and E.
4. "Foer"—one syllable, with a long O.
5. "Five"—with a long I and strong V.



6. "Six"—with a strong X.
7. "Sev-en"—with two syllables.
8. "Ate"—with a long A and strong T.
9. "Nien"—one syllable, with a strong N at the end.
10. "Oh"—with a long O.

When the operator answers your call by saying, "Number, please?" and when she repeats a number you have given her, she uses a rising inflection on the word that ends the phrase she uses. There is an important lesson in this practice, particularly if you have a tendency to let your voice fall as you finish speaking. By using a rising inflection on the word that ends a sentence, you make sure that it will be heard, and the person at the other end of the wire does not need to ask you to repeat what you said.

### Rules for Using the Telephone

The rules for using the telephone are now pretty well determined. An example of how they have been developed is afforded by the changes in the method for answering a telephone call. The response first was "Ahoy! Ahoy!" then "Hello," and now in business the practice is to answer by giving your name, or department, or your employer's name, as "Mr. Jones's office, Mr. Smith speaking." The rules for the correct use of the telephone in business are given below:

#### On Outgoing Calls

1. Do not trust too much to memory on telephone numbers. If you are in doubt, look up the number. If you cannot find a number and you feel sure the party has a telephone, ask the operator to give you "information." Information always answers by saying "Information." Do not say, "I want you to tell me the phone number of John Jones, Publisher, 26 West 37th Street." Just say, "John Jones, Publisher, 26 West 37th Street," and she will, of course, understand that you want the phone number. When she finds the number she will not only tell you what it is but she will immediately ask the operator to get the party for you. So do not

hang up when Information tells you the number, and do not get excited if you do not understand it, as the number will be called for you. If you want to know what the number is, ask the party when he answers.

2. Don't forget in looking for numbers to use the black-faced type headings. You will note that on the top of the left-hand page appears in large type the first name on that page, while at the top of the right-hand page is shown the last name on the page. This enables you to tell at a glance whether or not you have the book open at the right place.

3. Call your number by giving the exchange name first and pausing slightly between the hundreds and tens in the number. For example, if calling "Barclay 1263," say: "Barclay One-Two (pause) Six-Three," putting a slight rising inflection upon the "three."

4. Speak clearly and distinctly, directly into the transmitter, with your lips about half an inch from the mouthpiece.

5. Listen to the operator's repetition of the number and acknowledge it, if correct. If not, repeat the number you want, more slowly.

6. Stay at the telephone, ready to talk, until the person you are calling answers, and then give your entire attention to the telephone conversation.

7. If you wish to recall the operator, move the receiver hook up and down *slowly*. Never "jiggle" the hook rapidly.

8. When you have finished talking, say "Good-bye" and replace the receiver on its hook.

9. Remember that courtesy over the telephone is always desirable; it wins friends for you and your employer.

### On Incoming Calls

1. Answer your telephone promptly and pleasantly, giving your name or that of your department or employer. Do not say, "Hello." Instead, give the name of the company and the department, or your name.

2. Be ready with pad and pencil so as not to keep your caller waiting.
3. If you require help in handling the call properly, get it at once or politely transfer the call to the employee who can best take care of it.
4. If you answer for another person, offer to take the message and then see that the other gets it at the first opportunity.
5. Listen attentively, so that you will not have to annoy the caller by asking him to repeat.
6. Remember, abruptness or indifference drives away business. Close and courteous attention helps to win it.
7. Be as courteous and considerate when talking to a person by telephone as you would when talking face to face.

### Long Distance Messages

Should you desire to make a long distance call, consult your telephone directory before signaling the operator, so that you can determine what sort of call will best suit your purpose and just what information to give the operator. Long distance messages usually are classified, and their terms, methods, and rates vary in different localities. Your telephone directory, however, will give you the exact information you need.

This same advice applies to emergency calls, such, for instance, as messages for help in case of fire or accident.

When you wish to make a long-distance call, say to the operator "Long Distance." Then wait till you get the special long distance operator. Always be prepared to give your own telephone number when asked for it.

### Telephone Courtesy

Nothing is more important in a telephone conversation than courtesy. The person at the other end of the line cannot see you, and, therefore, judges you by your voice. By good telephone manners you can make friends and bring business to your firm.



If you are on the wrong line, excuse yourself, as you have interrupted some one who is not to blame for the mistake.

When you finish talking, always say "Good-bye," or a similar phrase. Then the other party is sure you are through. Place the receiver gently on the hook. If you do so roughly, it is likely to cause an unpleasant bang in the other person's ear. Remember that the operator is doing her best to serve you and many others, and do not grow impatient if there is a slight delay.

Learn the motto of the telephone company and practice it, not only in using the telephone, *but always*—"The Voice With the Smile Wins."

### Care of the Telephone

Your telephone, just as your desk, should be kept neat and in good condition. When you dust off the desk in the morning, also wipe off the telephone instrument, as it is frequently handled and the user appreciates cleanliness.

Do not allow the instrument to be surrounded by papers and books. Give it plenty of room on the desk, where it can easily be reached. Keep the cord from being tangled or caught on anything, as this is apt to impair the service. Wet umbrellas near a cord are a common cause of trouble.

Above all, avoid the use of any attachments, such as memo pads, calendars, sanitary mouthpieces, etc. They are very likely to injure the service. Authorities who know are agreed that there is no danger of catching disease from a mouthpiece, so sanitary mouthpieces are unnecessary.

In short, remember that you can do your part in securing good telephone service by taking care of the instrument at your disposal. If it is out of order in any way, do not attempt to repair it yourself. The company employs trained men for this purpose, and will gladly send one upon request. It is simply necessary to notify the operator.



### Practice Exercises on Using the Telephone

How long ago was the telephone invented? Who was the inventor?

Have you a telephone in your home? Are you acquainted at a business office where there is a private exchange with extensions? Is there a public telephone where you can go to study the telephone by direct observation?

#### Exercise 1

The following questions are supposed to be answered while you are actually looking at a telephone instrument. Write them down in your notebook with a blank line or two after each in which you can write your answers at the time you look at the actual instrument:

1. Are you looking at a wall set or a desk set? What is the difference?
2. Describe the transmitter.
3. Describe the receiver.
4. How close should your lips be to the plate at the back of the transmitter for the best effect? What happens if you stick your mouth too close into the transmitter? What happens if you hold your mouth several inches away?
5. What happens when you lift the receiver from its hook and put it to your ear? (Different things happen according to the type of instrument. What actually happens in case of the instrument you are observing?)
6. In what voice should you speak into the transmitter of the telephone? Illustrate this, imagining that you are actually speaking into a telephone, as if there were a real instrument there. (Continue this practice till the voice is right.)
7. How is the voice carried over the wires? (Interview a teacher of physics, if possible, or read a book on the subject.)

## Exercise 2

A visit to the telephone exchange, by preference the telephone company's "central"—but a visit to a private exchange in a business house would answer,—should be the basis of this exercise. Write down the questions in the notebook as before, and answer them from direct observation.

1. Describe the voice in which the central operator speaks. Why is this so very important? Inquire how the voice is trained, and how long the training requires.

2. When a call comes over the wire, how does the operator know it? What does she do before answering? What does she do after she hears what is wanted?

3. When a person gets no answer and moves the receiver hook up and down, what happens at the switchboard? If the hook is jiggled fast, what happens? What gives the best signal to the operator? (Ask her.)

4. What does the operator do when she receives several calls all at the same time? How does she shut out one voice while speaking to another person on another line? Why should a person on a telephone line be patient with an operator who doesn't answer very promptly?

5. How many different lines come in on one switchboard? How many lines go out? (Get the count on the board you look at.) How many different combinations will these lines make? (You can figure that by mathematics.) How many calls does your operator handle in a day? Can you find out how many mistakes are made on the average?

6. If you get a wrong number, whose fault may it be? Why your fault? How do errors occur at the switchboards?

7. When the operator leaves the switchboard at night, what happens when calls come in for persons who may be staying after hours in an office? How does she usually leave the lines while she is absent?

## Exercise 3

This is an exercise on finding names in a telephone directory. (Note that the numbers given below have been changed since this was written.)

Referring to any telephone directory, prepare a list of twenty names with their numbers. The following list for New York City will indicate the various kinds of names and telephone numbers. There should be at least one name to represent each description.

When the list has been prepared, get some one to read each name and do you look up the number to see how quickly it can be found. As soon as it is found it should be written down. The numbers written down should be inspected or checked to see if they are correct.

Adams F B, r, 14 E 83                      Lenox 6453  
(What does the *r* mean?)

\*Adam Hugo S Co, Undergarments 352 4th av  
Mad. Sq. 8865  
(What does the \* mean?)

(Which of the preceding names comes first in the directory, and why?)

Amer Express Co—  
\*65 Broadway                      Bowl Grn 10000  
\*Claim Dept, 515 E 17              Styvesnt 2100

(If you want the general manager, at which office will you get him?)

Amer Railway Express Co—  
\*Tracing Dept, 10th av & 33              Chelsea 9000  
\*Claim Dept, 250 W 26              Faragut 8907  
\*On Hand Dept, 228 E 44              Vandrbt 5280

(Where would you inquire for a package you had been notified was being held for you to call? For a package you had shipped

which had not reached the person to whom you sent it? For a package received in damaged condition for which the company ought to pay?)

(Audubon)

Dillon Frances, r, 520 W 158      Audbon 5537-J  
(How do you call the J and what does it mean?)

\*McKim Mead & White—      (Murray Hill)  
Architects, 101 Park av      Mury Hill 5280

(Notice abbreviations for telephone exchanges when full name is too long. Is "Mc" in a class apart from plain "M"?)

\*N Y Academy of Medicine, 17 W 43      Vandrbt 974  
N Y News Co, The, 110 W 32      Farragut 472  
Newark Sign Co, 1 W 34      Greeley 3360

(How does "Newark" come in reference to alphabetical order as compared with "N Y News"?)

20 West 10th St.      \*Styvesnt 5170

(Under what head are apartment houses found which are known simply by the street number?)

Mrs. Sheridan, first name not known, in Fordham exchange  
(You will find two—

Sheridan Mrs. John J, r, 335 E 188  
Fordham 1712-M  
Sheridan Mrs. N, r, 2241 Webster av      Fordham 669

(If you also know the street on which she lives, you can tell which it is. Otherwise you will have to call both and find out by inquiry which is the Mrs. Sheridan you wish to find.)

Public School 36 Manhattan

(You may look under "school" and find nothing, nor anything under "Public School," or you may turn to "New York, City of—" You may look for "Board of Education," but find at last "Education, Board of," and under that "Public Schools Boro of Manhattan.")



Public Schools Boro of Manhattan

No. 36, 710 E 9

Orchard 4867

Smith Mrs. M or Miss M

(You will find nine persons of the name of M. Smith, and Mrs. may be the wife of one of the men listed and Miss M. Smith may be the daughter of any of them except those specially listed as "Miss M. Smith," of which there are two. The guide must usually be the name of the street or the kind of business, or the approximate location as indicated by the telephone exchange. What other names are very numerous in your directory?)

Smith & Co, 153 W 28

Farragut 3659

(Observe that names with & come at the end of the alphabetic order, after Smith, Z, and "Smith & Co." will follow "Smith & Adolph," but precede "Smith & Emes Co.")

Smith's Laundry, 202 W 102

Riverside 5713

(Observe that "Smith's" comes after "Smith &," as it is in effect a new word farther along in the alphabet.)

If classified directories are available, persons or firms may be found by the line of business in which they are engaged, or the nearest plumber or grocery store may be located, or the nearest telegraph office or express office. The New York directory conveniently classifies the apartment houses by zones, so if the street number is known the apartment house telephone number may be found.

The art of finding names in a directory is an important one to learn.

#### Exercise 4

We suppose that you have written down in your notebook the list of telephone numbers given for the preceding exercise. Imagine you have a telephone before you, and go through the motions of calling the number and making the inquiry in proper form.

**Conversation No. 1**

Directions: Call the home of F. B. Adams and inquire if Mrs. Adams wants a young man (or woman) to teach her children to swim, lessons to be given Saturday afternoons. The following might serve as a model:

Lifting the receiver from the hook, place it at the ear and wait for central to respond. Then say—

Lenox six four five three (pause).

Is Mrs. Adams at home? (Pause while Mrs. Adams is called.)

Is this Mrs. Adams? This is Henry Ware (give your own name) speaking. I have heard you might wish to employ a young man (or woman) to teach your children to swim, the lessons to be given Saturday afternoons. If that is true, I should like to call to see you this evening about five, if convenient to you.

(Try this simple conversation, being careful to get the voice right, to speak with quiet reserve, neither too quickly nor too slowly, but very distinctly, and using the proper forms.)

**Conversation No. 2**

Four persons may be supposed to carry on this conversation, each using an imaginary telephone instrument. One will be the student himself (using his own name), one will be the operator at the private switchboard of the American Express Company, one will be the office boy who answers the telephone for the employment manager, and the fourth will be the employment manager of that company.

YOU: Bowling Green ten thousand.

OPERATOR: American Express Company.

YOU: The employment manager, please.

OFFICE-BOY: American Express Company, employment manager's office.

YOU: May I speak to Mr. Thurston?

OFFICE-BOY: Hold the wire a moment.

MR. THURSTON: Mr. Thurston speaking.

YOU: This is Henry Ware (give your own name). Mr. Bartlett, the principal of our evening school (give real name of your principal), has told me you could use an extra delivery messenger during the Christmas holidays.

MR. THURSTON: How old are you?

YOU: Twenty (give real age).

MR. THURSTON: Are you acquainted with the city?

YOU: Yes, I have done errands for so and so (give real names) during such and such time (give actual time).

MR. THURSTON: What is your name?

YOU: Give your name slowly and carefully, spelling it out.

MR. THURSTON: And your address?

YOU: Give your home address slowly and very distinctly, repeating it to make it quite clear.

MR. THURSTON: Call to see me Saturday morning at nine.

YOU: I will be there at nine on Saturday morning. (Be sure not to hang up the receiver without answering Mr. Thurston's last remark, as he will not know whether you heard him unless you repeat his direction.)

### Conversation No. 3

In behalf of your study group you wish to call up Mr. Wadsworth, office manager of A. W. Shaw Co., which has removed from 394 Fourth Ave. to 299 Madison Ave. so that you cannot get the new telephone number from the directory. Your object is to get permission for your group (mention number of group and name of leader) to use the Shaw telephone exchange for half an hour Friday evening after five, for practice purposes. Different persons are assigned to the parts of—You (the speaker), Telephone Information, Shaw Operator, and Mr. Wadsworth.

YOU: Information, please.

INFORMATION: Information.

YOU: A. W. Shaw Co., removed from 394 Fourth Ave. to 299 Madison Ave., new number not in the directory.



INFORMATION: A. W. Shaw Co., 299 Madison Ave., Murray Hill 2797. Please call your operator.

YOU: Murray Hill 2797 (write it down).

(Repeat the number to the central operator.)

SHAW OPERATOR: A. W. Shaw Co.

YOU: Mr. Wadsworth, please.

You wait two or three minutes without getting Mr. Wadsworth or any response, and begin to move your receiver hook up and down slowly. This signals the central telephone operator, who says: Operator.

YOU: Please ring Murray Hill 2797 again.

OPERATOR: A. W. Shaw Co.

YOU: I did not get Mr. Wadsworth.

OPERATOR: I will try to get him for you.

MR. WADSWORTH: Wadsworth speaking.

YOU: This is (give your correct name), member of a study group in office practice. Harold Baldwin (give real name), our leader, would like to arrange to use the Shaw telephone exchange for practice after five o'clock Friday evening. I think Mr. Baldwin has spoken to you about this matter and already made preliminary arrangements.

MR. WADSWORTH: I will ask the operator to give you Mr. Smith, and any arrangements you make with him will be all right.

Mr. Wadsworth signals the operator in his office by moving the receiver hook slowly up and down.

MR. WADSWORTH: Please give this party Mr. Smith.

MR. SMITH: Smith speaking.

YOU: I am speaking for the study group in office practice, Harold Baldwin, leader. We should like to arrange to use your telephone exchange for practice after five on Friday evening. Mr. Wadsworth has said you would arrange this matter.

MR. SMITH: Yes, I discussed the matter with Mr. Baldwin some time ago. I could arrange to stay until 5:30 if you could be here at five o'clock sharp.

YOU: We will be at your office Friday at five o'clock sharp.

(When the conversation is not ended with some statement like



the preceding that shows that it is completed, you should say "Good-bye" before hanging up the receiver.)

### Exercise 5

When satisfactory preparation has been made through imaginary conversations, as suggested in the preceding exercises, arrangements may be made for practice on real telephone exchanges in business houses after hours, or Saturday afternoon. The switch-board operator will need to be present. One group of six or eight at a time can be managed most conveniently. Conversations should be arranged in advance and assigned in writing to the different persons who will take part in the practice. All the extensions may be placed on the same open wire, so that all members may hear all parts of the conversation, and make criticisms as to voice, manner of address, etc. If all the parts to be spoken have been written out just as they are to be given, a great deal of practice can be crowded into half an hour and every person can have his turn. It is important that the plans should be very thoroughly matured in advance, on the model of the conversations in Exercise 4, worked out with imaginary telephone instruments. Random talking over the telephone should be strictly avoided. Some students may be at their own telephones at home and may be called on the outside wire and take part in the arranged conversations as if they were in the office, but usually it will be best to carry on the exercise entirely within the office without using any outside lines.

### TALK No. 5 by the Morale Officer on The Best Recommendation—a Good Face

The best recommendation a man can have is a good face. If his face is right, he doesn't need a letter. If his face looks right, he doesn't need to show a prospective employer what some one has said about him. If he is honest, his face will show it—honesty will stick out all over his face like bristles on a porcupine.

If an applicant is frank and sincere, his face will show it. One look at his eyes will suffice. One look at his open countenance will reveal the truth.

If he is ambitious, his face will show it. Determination, anxiety to succeed, and inquisitiveness will be written in every line, will be spelled in every expression.

If he is unselfish and willing to help others, his face will show it. Solicitude and helpfulness will impress themselves upon every one. In fact, every good thing that a man can have *said* about him can be *seen* about him. Every good quality that can be *written* about him can be *read* in his countenance.

If a man is right, he will look right. If he is the right kind, he will look the part. If he possesses qualities which make for strength of character, his looks will reveal them.

It is impossible for an honest man to look dishonest; for a bright, clean-cut man to look dull and slovenly; for an anxious, ambitious man to look "dead to the world." As a man is, so his face is.

A good letter of recommendation is a good thing to have, but a good face is a better thing to have. It is all right to have an employer write down nice things about you in a letter, but it is much better to have the qualities referred to stamped indelibly upon your face. It is very fine to be able to say, "Mr. Jones, my former employer, said you might call him up and he would tell you about me," but it's far better if your good face, your determined jaw, and your forceful manner make it unnecessary for any calling-up to be done.

I have never seen a person who could not get some kind of recommendation, but I've seen many a man whose every look gave the lie to what his letter said about him. I have never yet seen a man possessing the right qualities who had to have a letter of recommendation to get a position, but I have seen many young men whose letters of recommendations could do no possible good in helping them find work. It is not what some one says about you in a letter that counts, it is what you actually look like.

Keen-eyed business men of to-day are not easily fooled about

applicants. They see you as you are and not as you imagine yourself to be. If there is anything wrong they will usually see it.

Somehow or other many young men do not seem to think that people can look at them and tell the kind of stuff they are made of. They do not know that every good quality and every bad quality that they possess shows—simply cannot be hid. They do not know that every thought makes a visible mark upon their countenances.

A realization of these facts should make every young man anxious to form the right habits and seek to acquire the best qualities. A realization of these things should cause every one to be careful about his thoughts and his acts.

Remember that your face is an index to your character, that it reveals clearly the kind of man you are. Don't think that you can have unclean thoughts and hide the fact from others, or that you can be lazy and not let others know it. Don't think that you can hide your true self from the gaze of others. You may have a few unclean thoughts, you may be lazy for a little while, and you may be indifferent to opportunities for a short time, without any one's being the wiser; but if persisted in, sooner or later they will come to the surface. Think right, act right, have the right desires; be honest, energetic, and truthful; have snap and persistence; then you won't need a letter of recommendation—your face will be one.

### Suggestions

Go off alone and have a thoughtful chat with yourself. Get really close to your real self and see what kind of person you are. Be perfectly honest; do not make believe. Then get before a mirror and examine yourself critically. Do the good qualities which you think you possess show in your face? Do the bad ones show? What do people think of you, who judge you by your looks? If you had to depend on your face for a job, do you think you could get one? Ask some one who knows you only fairly well if you look the part of an active, ambitious, wide-awake person, if there are any bad qualities that show there. Tell how your face impresses you. Do any bad qualities show? If so, how are you going to get rid of them? You must fight that out for yourself.



## CHAPTER VI

### Typewriting

The typewriter began to come into general use about 1880, following the steamboat, the railroad, the telegraph, the electric light, and the telephone. The typewriter and the telephone appeared almost side by side. When all writing had to be done by hand, not very many personal letters could be sent out. The typewriter has brought a vast business by mail that never could have existed had it not been for this most useful machine. The great mail-order businesses may be said to be the direct product of the typewriter.

After a time the typewriter was supplemented by machines for duplicating form letters, such as the mimeograph, and later the multigraph, and other machines. These machines made possible enormous numbers of circular letters, and these in turn called for more use of the typewriter in answering the replies that came in.

Pen-written letters were copied in copying presses which now are almost unknown. The letters were written with special copying ink, and then laid between sheets of tissue paper that had been dampened, and so copies of the letters were printed on the tissue-paper pages of the book.

Now the copying press and books of tissue paper have been replaced almost entirely by carbon paper, by which two to ten copies of a letter or other written page may be made on the typewriter at the same time. This carbon copy of the reply to a letter can be pinned or clipped to the original letter and filed right with that letter. By the old system the original letter had to be looked up, and then the reply to it had to be found in the copy-book. That took a great deal of time.



At first it was thought that any one could operate a typewriter, that all you had to do was to sit down and touch the keys. But what terrible mistakes were made! When the writing was finished it looked like a crazy-quilt. It was found that days and weeks of practice were required to make the beautiful and perfect letters now sent out by large business houses.

So schools were opened to teach typewriting. There were already schools to teach shorthand, and nothing was more natural than that the teaching of typewriting should be added. So thousands of private schools all over the country began to train boys and girls in stenography and typewriting. A little later the public high schools took up the same sort of training, for it was found that a good stenographer needed a good training in spelling, punctuation, and grammar if perfect letters were to be produced.

We have now reached the second stage, when not only the professional stenographers operate the typewriter to get out the correspondence of business houses, but every clerk, every office boy, even every manager needs to know how to operate a typewriter so as to get out his reports, take care of his private correspondence, and help out with envelope-addressing or the like. Many authors now compose their books directly on the typewriter, and more and more business houses are finding that correspondents can learn to compose their letters directly on the typewriter and so need not dictate to a stenographer. Where before two persons were required to get out letters, now only one need spend his time upon them.

In every large business office there are usually many typewriters, and they are in use seldom more than seven or eight hours a day. When they are not in use the junior clerk may practice on one of them, and so may become a typewriter operator even if he never expects to study stenography. Hundreds and thousands of young clerks are doing this. One large business proprietor once said he would never again hire a manager or an office boy who could not operate a typewriter; one who could not run a typewriter was to that extent fingerless.

When people first tried to operate typewriters, they used only

the two forefingers, picking out one letter at a time, first with the forefinger of the right hand, then with the forefinger of the left hand. In order to touch all the keys they had to move the hands all over the keyboard. Then some operators began to use the middle finger and the third finger. Since the little finger was so short and so weak, as it is used so little, they did not for a long time think of using the little finger also.

But after a time a great improvement was made in the method of operating the typewriter. The so-called "touch" system was invented. So far as possible each of the four fingers had one up-and-down row of keys to touch, and since these fingers did not have to move very far, they could find the proper keys by the sense of touch without the necessity for looking at the keyboard at all. This made it possible for a stenographer to keep her eyes on her notebook or whatever she was copying, and not waste time glancing first at her copy and then at her fingers to see whether she was striking the right keys or not.

It was very hard, however, to keep the eyes away from the keys. We are all accustomed to depend so much on the eyes in everything we do that we are afraid to trust ourselves to the sense of touch, except when it is dark and we have to feel our way slowly.

But there was another very important thing about touch writing. As each finger had but three keys to touch, it had less chance to make errors than when the hands were thrown all over the keyboard. The standard of commercial accuracy was thus developed on a basis of only two or three mistouched keys in the work of a whole hour. Careful students found that it took a great deal more time and practice to get this high commercial accuracy which business now demands when the one-finger method was used, than to get the required accuracy by the touch method.

When the touch method was first invented people were afraid of overworking the weak little finger, and so since there were ten up-and-down rows of keys on the typewriter for the letters of the alphabet and punctuation marks (not counting the extra characters), they gave the strong forefinger two rows of keys in the middle, and began with the fingers on the middle cross row.

As you know, some letters are used much oftener than others. Printers know this and make up a font of type with 1,000 of the letter "e" (the most frequently used), but only 22 of the letter "z," 46 of the letter "x," 50 of the letter "q," etc. When you consider the frequency with which letters are struck on the typewriter you find that the four center rows, which the two forefingers must operate, represent nearly one-half of all the strokes on the typewriter, while the outer row operated by the little finger has very few strokes indeed, except in case of the letter "a," so that this weak little finger never gets practice enough to make a good working member of the finger family, and after school is over operators cease to use it at all, and so cease to be touch operators.

It was also found that it was an advantage to start with the fingers on the eight keys most frequently used, so that there would be fewer occasions to jump to other keys, for mistakes were most likely to be made in these jumps. If the three principal fingers rest on the keys of the upper row of letters in the middle, e, r, and t for the left hand, y, u, and i for the right hand, and the little finger (which is shorter) is dropped down on s and l, the fingers will rest for the first or "home" position on keys which make nearly one-half of all the strokes on the typewriter.

Thus the chances for making errors are reduced by as much as one-half, and by this improved system it is possible to learn touch operating actually in less time than is required to learn sight operating to the point of accuracy required in business.

In addition, the keyboard is memorized in about an hour in the imagination, through a system of key words such as "wax," "point," "quert," etc., and if at first the keys are covered with a shield so the eyes cannot watch the fingers, confidence in the sense of touch will soon develop, just as water wings help to develop confidence to trust one's self in water and swimming is made easier. Of course, the swimmer soon discards water wings, and the typewriter operator soon lays aside his shield.

It may safely be said that commercial accuracy can never be attained by the student who picks out the letters on a typewriter with one finger. All his life he will be a "dub" operator, he will



make so many mistakes that his letters can never be mailed out except to friends, and it will be necessary to hire a professional stenographer to get out anything of importance. When accuracy is taken into account (the commercial standard of only three or four errors in an hour), touch typewriting by the improved system described above can be learned in much less time than sight operating. For a minimum speed of 10 to 25 words a minute only 35 to 50 hours of practice is required of most persons, or the school time of ten days.\*

### Assignment on Typewriting and Duplicating Machines

Typewriting is a study by itself and should be covered in a regular typewriting course. But every person entering business should become familiar with the appearance and mechanism not only of typewriters, but also of mimeographs and multigraphs.

In most cities the leading typewriter companies have free employment offices where there are many typewriting machines on which applicants may practice while they are waiting. At certain hours of the day, especially on Saturdays, these machines are not all in use, and students may go there and learn something about the operation of them.

Another interesting visit can be made to any school where touch typewriting is taught. It will pay to watch the fingering while the eyes of the operator are on a book or some other object in the room, and to see just how the errors are checked up, and what very tiny errors are marked with care. The ideal of professional typewriting is absolute accuracy, not passing over even the tiniest mistake.

A visit should also be made to the office of the A. B. Dick Edison Mimeograph, and of the American Multigraph, or to business offices where these machines can be seen in operation. Observe

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\* The system described above is the Dougherty All-Touch Typewriting, edited by Sherwin Cody. The instruction is so complete that the person who must learn typewriting without a teacher will find it possible to follow this course without difficulty. It is part of Sherwin Cody's "Business Ability Development Course."



how the mimeograph stencils are made, and how the type is set up on the roller for the multigraph. Then observe how the stencil is put on the machine, or how the large ribbon is adjusted on the multigraph. Finally give attention to how the sheets of paper are fed in and run off through the turning of a crank. Try turning the crank and see just how it ought to be turned for best results, for junior clerks often are expected to run these machines.

Write down in your notebook each of the points to be observed, with a space after each point so a note can be made of it. Then write out a report on just what was seen.

### TALK No. 6 by the Morale Officer on Push and Pull

I used to tell young people there was no such thing as *pull*. I was mistaken. There is. But it takes *push* to get it. An employee who has push will sooner or later have pull. Pull is the momentum that push gives an ambitious worker.

I have heard many young people complain that they could get no advancement because they did not have as much pull with the boss as others had. They never stopped to ask themselves the question, "Why didn't I have as big a pull as the other fellow?" They never stopped a moment to figure out why it was that the boss was more favorably disposed toward others. It never occurred to them that if an employee has a pull there's a reason for it—he generally deserves it.

In modern businesses rarely is advancement put upon any other basis than that of efficiency and ability. Friendship and kinship do not amount to much when promoting time comes around. The employee who can deliver the goods will get the good job, the one who knows the business, who can do the work, will be favored. The one who has been faithful, who has studied his job, who has prepared himself for a bigger job, is sure to be in the good graces of the boss, is sure to be recognized. But winning the esteem of the employer is not always easy. The beginner with push, the one who is continually exerting himself, extending himself, increasing

his efforts, making complete use of his energies, has no easy time. To have push requires unusual persistence, unusual ability to put forth effort. Push means continual effort, intelligent effort, earnest effort. It means being on the job all the time with all your mind and heart. The person with push thinks hard and thinks quickly. He schools himself to form good judgments and make quick decisions. To have push means to be *alive*—not merely awake. To have push means to be alive to opportunities.

The young worker with push will never have cause to complain that another is advanced because he has a pull.

It is only natural that the right kind of employee, the one with push, has the good will of his employer. It is only natural that such a worker is favored. Employers are human, they like to recognize ability and earnest effort. And they are always only too glad to show appreciation and to reward the deserving. Thus we see how it is that the person with push gets pull—gets the better job.

Don't go around whining about not having a pull. Don't begrudge your fellow employee his raise or advancement. Know that if he is advanced it is because he has earned it, and keep in mind that the same privilege is yours.

Almost every large office has its "sore-heads," that is, those who are sore because some newer or younger employee has been advanced beyond them. They are sore at the boss, jealous of the one advanced, indignant over the imagined favoritism shown. If their soreness were turned to self-pity, their jealousy to shame, and their indignation to determination never again to be outdone, there might be some hope for them. But it is not a part of the make-up of such individuals to consider for a moment that they themselves are at fault. They never learn that getting ahead in life is a matter of self-help and not pull. They do not realize that they lack push. They do not know that it takes push to get pull.

## CHAPTER VII

### Postal Information

So easy is it in these days to send a letter to some one living in a distant state or even in a foreign country that we seldom stop to think of the wonderful organization which makes this possible. All you have to do when you write a letter to a friend living, say in Chicago, is to place a two-cent stamp on it and drop it in the mail box in front of your house or in a nearby post office. In a day or two, depending upon how far you live from Chicago, the postman delivers the letter to your friend's house. That sounds easy. But let us see what actually happened during those two days. Suppose you live in New Orleans.

Shortly after you drop the letter in the mail box the postman comes along and takes the letter to the post office. There a mail sorter puts it in a bag with many other letters going north, or in the direction of Chicago. The bag is placed on a U. S. mail truck and delivered to the postal clerk at the station, who in turn delivers it to the clerk on the proper train. Along the route of the train other mail is picked up addressed to northern points. Soon the clerk sets aside a bag for Chicago letters only, and all letters addressed to Chicago, received en route, go into that bag. When this mail bag reaches Chicago it is placed on another truck and delivered to the central post office. If your friend lives in a suburb of Chicago, the letter, together with others destined for that suburb, is placed in a bag and sent to the substation nearest your friend's home. At last the postman who has your friend's address on his route gets the letter and delivers it.

Many million letters are handled by the post office department every day, and yet very few are lost. When letters are lost or miscarried it is usually the fault of the sender.



It would, therefore, greatly lessen Uncle Sam's postal troubles if every one would be more careful in addressing mail. The name and address should be written as distinctly as possible. Of course letters going to cities should bear the street and number. As explained in a previous chapter, an abbreviation like Cal. for California may easily be taken for Col. (Colorado) if the writing is not plain. This not only means trouble for the post office department, but results in delay in delivering the letter. The official post office abbreviation for California is now "Calif."

**Domestic mail matter** includes, in addition to that for delivery within the United States, mail to and from the American Expeditionary Forces in any foreign country and to all distant possessions and military posts of the United States.

It is divided into four classes, with a different rate for each.

**First Class:** Letters, postal cards, post cards, all matter wholly or partly written, or sealed or otherwise closed against inspection.

Delivery by carrier anywhere..... 2c 1 oz.

Delivery in same post office where mailed

("drop" letters) ..... 1c 1 oz.

Postal Cards and Post Cards..... 1c each

(A fraction of an ounce is counted as one ounce.)

The same rate applies to Canada, Cuba, Mexico, Great Britain, and Germany (in direct boats).

**Second Class:** Newspapers and periodicals bearing notice of entry as second-class matter. There is no limit of weight.

Newspapers and periodicals (complete copies) when sent unsealed by others than the publisher or a news agent, 1c 4 oz.

(Parts of, or clippings from, newspapers or periodicals are third-class matter.)

**Third Class:** Circulars, miscellaneous printed matter, *incomplete copies* of newspapers and periodicals, proof sheets, corrected proof sheets, and manuscript copy accompanying proof, 1c 2 oz.

The limit of weight is four pounds. Printed matter weighing over four pounds is fourth-class matter.

**Fourth Class (Parcel Post):** Merchandise, farm and factory products, seeds, cuttings, bulbs, roots, plants, books (including catalogs), and miscellaneous printed matter weighing over four pounds.

- (a) Parcels, except books, seeds, plants, etc., 4 oz. or less, any distance..... 1c 1 oz.
- (b) Books, seeds, plants, etc., 8 oz. or less, any distance ..... 1c 2 oz.
- (c) Parcels of books, seeds, plants, etc., over 8 oz., printed matter over 4 lbs., and all other parcels over 4 oz. go at pound rates, according to the distance or zone.

The following table shows the parcel-post rates by zones:

Local	1st and 2d* (Up to 150 miles)	3d (150 to 300 miles)	4th† (300 to 600 miles)
<b>FIVE</b> cents for the first pound and <b>ONE</b> cent for each additional <b>TWO</b> pounds or fraction thereof.	<b>FIVE</b> cents for the first pound and <b>ONE</b> cent for each additional pound or fraction thereof.	<b>SIX</b> cents for the first pound and <b>TWO</b> cents for each additional pound or fraction thereof.	<b>SEVEN</b> cents for the first pound and <b>FOUR</b> cents for each additional pound or fraction thereof.
5th (600 to 1,000 miles)	6th (1,000 to 1,400 miles)	7th (1,400 to 1,800 miles)	8th (Over 1,800 miles)
<b>EIGHT</b> cents for the first pound and <b>SIX</b> cents for each additional pound or fraction thereof.	<b>NINE</b> cents for the first pound and <b>EIGHT</b> cents for each additional pound or fraction thereof.	<b>ELEVEN</b> cents for the first pound and <b>TEN</b> cents for each additional pound or fraction thereof.	<b>TWELVE</b> cents for each pound or fraction thereof.

\* Limit of weight up to third zone 70 pounds.

† Limit of weight for fourth to eighth zones 50 pounds.

The law provides a fine of \$100 for enclosing higher class mail with a lower class and mailing it at the lower rate with the intent to avoid the higher rate of postage. Certain written additions to second, third, and fourth class matter are permitted by law, however.

**Special Delivery:** By placing on a letter or other piece of mail matter, in addition to the regular postage, a special delivery stamp or ten cents in ordinary postage (when ordinary postage stamps are used write under them the words "Special Delivery"), prompt delivery by special messenger is assured within prescribed hours.

**Registered Mail:** All valuable letters and sealed parcels, and those for which a return receipt or special care in delivery is desired, should be registered at the post office or station and a receipt secured. They must not be placed in a letter box or a mail drop. A return receipt from the addressee will be obtained only on request, which should be indicated by writing the words "Return Receipt Requested" on the face of the envelope.

The fee, in addition to the regular postage, on both domestic and foreign registered matter is 10c.

Indemnity for lost and damaged registered mail will be paid as follows:

. Domestic mail, first class (sealed) up to \$50 actual value; third class (unsealed) up to \$25 actual value. The envelope should be preserved in cases of rifling and damage. Fourth-class matter (parcel post) cannot be registered. It may be insured.

**Insured Mail:** Only fourth-class or domestic parcel post (but no other) may be insured against loss, rifling, or damage equivalent to its actual value for each parcel or the cost of repairs.

A receipt for each parcel insured is furnished for use in case of claim for indemnity, but a return receipt from the addressee will be obtained only upon request.

The fees for insuring mail (in addition to the regular postage) are as follows:

- (a) On parcels not to exceed valuation of \$5 . . . . . 3c
- (b) On parcels not to exceed valuation of \$25 . . . . . 5c



(c) On parcels not to exceed valuation of \$50....10c

(d) On parcels not to exceed valuation of \$100....25c

**Collect on Delivery Mail:** Only fourth-class or domestic parcel post may be sent C. O. D. The remittance is made by post office money order and the fee therefor is included in the amount collected from the addressee.

A receipt is given the sender for a C. O. D. parcel at the time of mailing, but no return receipt is furnished, as the remittance shows that delivery has been made.

The fees for C. O. D. mail (in addition to the regular postage) are as follows :

(a) Amount to be remitted not to exceed \$ 50....10c

(b) Amount to be remitted not to exceed \$100....25c

These fees also insure against loss, damage, or non-remittance within the limits covered by the fees paid.

**Foreign Postage:** Letters to foreign countries are 5c for each ounce or fraction thereof, 2c for postal or post cards, except Canada, Cuba, Mexico, Great Britain, and Germany (in direct boats), which are the same as the United States. Printed matter is 1c for 2 ounces, and parcel post is 12c a pound.

**Wrapping Mail:** All matter should be securely wrapped so as to bear transmission without breaking or injuring mail bags, their contents, or persons handling them. Many articles are damaged in the mails for the reason that they are not properly wrapped to withstand the necessary handling.

**Addressing Mail:** Because of carelessness in addressing and preparing matter for mailing, or the failure of the sender to put his name and address on it, millions of letters and other pieces of mail, which cannot be returned to the sender, are sent every year to the Dead Letter Division.

Letters without street address are subject to delay.

Letters, either printed or written, should have the street address at the top, or otherwise conspicuously displayed inside, in order that the proper address can be given in replying.

Return address on envelope results in prompt return of letters to sender in case they are undeliverable.

Use typewriters or ink, *never pencil*, in addressing envelopes. It is better not to abbreviate states like Cal., Col., Md., Mo., etc., where there might be confusion.

**Early Mailing:** Much congestion of mail occurs at the end of the day because of the practice of posting letters at the close of the day. Early mailing during the day, at Christmas time, or on any other occasion, avoids delay.

**Postage Stamps:** The following denominations are issued: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 13, 15, 20, 30, and 50c; 1, 2, and 5 dollar, and 10-cent special delivery.

Remittances in postage stamps should not be made in stamps of a higher denomination than 2c. Stamps are not redeemable or exchangeable at post offices, but 1c and 2c stamps may conveniently be used for amounts under a dollar.

Stamps cut from postal cards, embossed stamped envelopes, or newspaper wrappers, are not good for postage, but spoiled stamped envelopes, wrappers, and postal cards will be redeemed at the post office if the stamps have not been canceled.

**Delivery of Mail:** Four methods are used for the delivery of mail: (1) General delivery; (2) through post-office boxes; (3) by carriers in cities where delivery service is in operation; (4) by rural and star route carriers. General delivery is intended for the use only of those patrons who are not permanently located.

**Postal Money Orders:** Application for money orders must be made on a special form provided for that purpose at post offices or by rural carriers. They cost from 3c up.

If a larger sum than \$100 is to be sent, additional money orders will be issued.

**Postal Savings:** Any person ten years old or over may open a postal savings account in his or her own name by depositing one or more dollars in any post office authorized to accept postal savings deposits. The limit upon which interest is paid is \$1,000. The rate of interest is two per cent.

The United States Government guarantees repayment of deposits upon demand.

### Assignment on Postal Information

You have already had some practice on envelope-addressing. Begin to collect as many discarded envelopes as possible. Thousands of these are thrown in the waste-basket by business houses every day, and it will not be difficult to recover a considerable number of them. They should have as many different addresses as possible, and represent all kinds of letters, typewritten, pen-written, etc. Inspect these envelopes, read the addresses, and see how well the addressing correspondents observed the rules we have already studied.

1. Are the state, city, and street address on separate lines so the postman can read them instantly?
2. Is there a return card on the upper left-hand corner or on the flap of the envelope?
3. Was a good space left for the postmark?
4. Was the stamp placed squarely in the upper right-hand corner? What was the amount of postage? What letters require one cent and what two cents?

### Visit to the Post Office

Students should make a visit to a post office and get information on the following subjects, either by observation or by asking questions of some postal employee. Write the questions in your notebook, and enter the answers according to what you see. Two visits may be necessary to cover them all.

1. Where are the letters deposited? How often are collections made from the boxes downtown? From the residence district boxes? How are the letters sorted after they are brought to the post office?
2. How do you send a letter special delivery? Is a special delivery stamp necessary? By what other method may a letter be sent special delivery? What does special delivery assure as to delivery of the letter? Can packages be sent special delivery? Can books at book postage?



3. Find the window for registered mail. What is the fee for registering? Can you register a package as well as a letter? What do you get to prove that a letter has been registered? What should you write on that slip so you will know what it refers to? What happens if the letter or package is lost?

4. Find the money-order window and if possible get one of the blank forms on which applications for money orders are made. What needs to be written on these application forms? What do money orders cost? What happens if one is lost in the mail?

5. Get a chance to look at a pile of packages that have just come into the post office. Are any of the packages jammed or torn? What handling do packages have to stand in the ordinary rough handling? How should books be packed so the corners will not be broken?

6. Examine the boxes at the post office. What people prefer to use boxes instead of having their mail delivered at their address? What do boxes cost a quarter? How do you get mail from the post office if you have forgotten your key or lost it?

7. Find the general delivery window. What people get their mail at this window? Do all letters without address go to the general delivery, or should letters for the general delivery have those words written on the envelope?

8. Find the place where second-class mail is received. Do newspapers which go second class from the publisher have stamps on them? What is the rate and how is the postage collected? When you want to mail a newspaper entered as second-class matter, what do you need to pay in postage? How do you know a paper is entered as second-class matter?

9. Find the place where unsealed printed circulars are received. What weight is allowed to go for one cent? How are precanceled stamps used? What writing is allowed on third-class matter? May a multigraph letter go third class if it is signed in ink and the address of the person to whom it goes is filled in on the typewriter at the head of the letter, and it is dated?

10. What is fourth-class matter? What is the rate on very small packages? If an article weighs five ounces, at what rate

does it go? What is the parcel post rate to all distant points, as New York to Utah or California?

11. Should foreign letters be mailed at the same place as home letters? To what countries is the postage on letters the same as in the United States? What is the regular foreign postage rate to other countries? What is the foreign parcel post rate? What is the foreign book rate?

12. If you want a letter to go safely through the mail, what do you do? If you want a package to go safely through the mail, what do you do? How many letters or packages in a thousand are lost in the mails?

13. How can goods be sent C.O.D. through the mail?

14. Who can make postal savings deposits, and how are they made?

If you have a stamp album or can borrow one from a friend, it would be interesting to look it over and examine the different kinds of stamps.

### TALK No. 7 by the Morale Officer on Work

An employee's success depends upon his attitude toward work. If he dislikes it, if he shuns it, if he runs from it, he is a failure already. On the other hand, if he learns to love his work, if he learns to put all of his strength into his work, he is certainly on the road that leads to success.

The world is full of people who do not like to work. To them any kind of work is unpleasant, is drudgery. They only work because they have to. They must work to live. If they could, they would stop and never do another stroke. They would let other people make their living for them. They would live on charity. They would do anything to keep from working.

Dislike for work causes thievery. Every thief is lazy. The thief wants to make a living without working for it. He wants to get something for nothing. He is so no-account he will take a great risk in order to keep from working. He loses all sense of

right and justice. He has no heart, no conscience. He is as low-down a piece of humanity as it is possible to conceive of, just because he dislikes work.

Fear of work causes a great deal of the world's unhappiness. Every lazy man is unhappy. The idler passes a weary day. The shirker cannot enjoy recreation. The slothful knows not the real meaning of vacation. The loafer never gets a holiday. The tramp never rests.

Man was made that he might work. He was fashioned that he might do things, he was put here that he might act. As long as he fulfills these natural functions, as long as he strives and works and labors, he is happy. The moment he lets up, the moment he gets lazy and tired of keeping busy, he invites failure and sorrow. Man must learn to love work if he would be completely happy. He must enjoy putting forth effort. He must have the ability to put his whole life into some endeavor. He must be able to get at his work with enthusiasm, with joy, with concentrated energy. If he can do this, he can accomplish big results. And the truest pleasure comes from accomplishment, from a feeling of satisfaction which accompanies progress. When a man works with all his might, when he goes about his day's work energetically and earnestly, when he will not listen to the voice of laziness, when he will not let the feeling of lethargy take possession of him, he is paving for himself a sure road to happiness.

Work is man's salvation. It does wonders for him. It cures despondency. It drives away gloom. It puts fear to rout. It leaves no room for jealousy. It drowns out disagreements. It breeds peace and harmony. It is man's best friend.

I feel sorry for the young person just starting out in life who finds work disagreeable, who can get no pleasure out of honest endeavor, and who is always glad when the day is over and is never glad when the day begins. Something is wrong with such a person. He needs to be made over. He needs to catch a glimpse of a future which is in store for him if he will but put his shoulder to the wheel now. He needs to look about him and see what men and women are doing, see the wonders of their hands and brains. He



needs to understand that such accomplishments are within his power if he will but change his attitude and get busy. He should feel that it is his duty to play as big a part in the world's activities as any one. He should determine that no one can beat him, no one can surpass him in energy.

Young people, if you have been lazy and indifferent, wake up. Try tackling a job once with all your might. Try for one day to keep moving, to do everything you can see to do with enthusiasm, with a smile. Know that through work you can make life worth living. Stop being afraid of it, stop running from it. Welcome it, attend to it without a thought of quitting, and be happy in the knowledge that you are getting somewhere.

## CHAPTER VIII

### Telegrams

The world has made progress as methods of travel and of communication have been improved. Perhaps the men who have contributed most to man's success and happiness are those who helped to make possible such things as railroads, automobiles, steamship lines, telephones, and telegraphs. Take away the five things just mentioned and what a different place the world would be! If these things had not been invented and developed, many lands now thickly settled would be little developed. The present vast machinery of business, with its millions of daily transactions, would be impossible.

These facts are mentioned in order that you may understand something of the importance of these and similar inventions, and realize how dependent modern business is upon good transportation facilities and quick, easy methods of communication.

In the daily business affairs, particularly as regards local matters, the telephone plays an important part. The lesson on telephoning should assist every person to learn to use this instrument properly, and at the same time gain a better understanding of the many uses to which the telephone can be put.

Likewise, the service rendered business by the wonderful machinery of the post-office department can hardly be overestimated. The great work of this department is of course made largely possible by the country's railroads, stretching like nerves in every direction to every part of the land.

But there is still a fourth instrument which plays a most important part in business to-day. It is the telegraph.

Few people realize just how important a part the telegraph lines

play in the daily life of our country, business and otherwise. Take the daily newspapers. All of the large dailies depend upon the telegraph lines, including cables, for the greater portion of their news.

Again, it would be virtually impossible for many large business houses to operate without the use of telegraphic service. The business is usually a small one that does not send or receive at least one message every day.

Like the telephone, the telegraph is an American invention. It was in 1836 that Samuel F. B. Morse perfected the first telegraph instrument. Business men were quick to realize its possibilities, and soon wires were stretched from one end of the country to the other. The rapid development of railroads in this country was made possible largely through the telegraph, since the movement of trains is dependent upon telegraphic orders from headquarters (the despatcher's office).

The different kinds of messages are:

**Regular Day Message:** Up to ten words (not including the address or signature) there is a fixed charge proportionate to the distance sent. Above ten words there is an additional charge per word, proportionate to the initial charge. No charge is made for the address or signature. For example, the rate on ten words from New York to Albany is thirty cents. The charge for each additional word is two and one-half cents. The rate on ten words from New York to San Francisco is one dollar and twenty cents, while a charge of eight and one-half cents is made for each additional word.

**Fifty-Word Night Letter:** In order that the wires may be in constant use and to prevent overcrowding in the daytime, the telegraph companies offer special inducements for night use of the wires. A fifty-word night letter may be presented at the telegraph office at any hour of the day or night, up to two A. M., to be forwarded by telegraph at the company's convenience during the night and delivered the following morning. The rate for such a night letter is the same as for the ten-word day message. Thus a fifty-word night letter may be sent from New York to San



Francisco for one dollar and twenty cents. No code language may be used in night letters.

**Night Message:** A night message, like a night letter, is accepted at any time up to two A. M. for delivery the next morning. Code language may be used. A minimum charge is made for a message of ten words or less, with an additional charge for each word over ten. A ten-word night message may be sent from New York to San Francisco for seventy cents.

**Fifty-Word Day Letter:** These may be presented at the telegraph office at any time and will be transmitted and delivered to the party as promptly as the company's facilities permit. The rate is one and one-half the night-letter rate. These telegrams, on account of the cheap rate, are subordinated to the regular ten-word day messages.

**Cablegrams:** A cablegram is a telegram sent to countries across the sea by means of a cable.

**Marconigrams** are wireless telegrams.

Telegraph companies install in many business houses what is known as a call box, which is connected by wire to the telegraph office. By a simple turning of the crank on the box notice is given to the telegraph office that a messenger boy is wanted. If the firm has no call box the messenger must be called by telephone.

Telegrams and cablegrams may be telephoned by telephone subscribers to the telegraph office at any hour of the day or night for transmission to any part of the world. The subscriber need only give his name and telephone number to have the telegraph tolls charged in an account which will be rendered monthly.

Telephone delivery of a message will be made by the telegraph company if such delivery is desired. The usual way to indicate that telephone delivery is desired is to put the telephone number after the name instead of the address.

Money can also be sent by telegram. The sender deposits the desired amount with the telegraph company, which wires its office at destination to deliver to the party mentioned, upon proper identification, the amount of money so deposited.

Call boxes may be used for calling special messengers (A. D. T. Service) to perform any kind of messenger or delivery service.

### Assignment on Telegrams

Where is the nearest Western Union telegraph office?

Where is the nearest Postal telegraph office?

Is there any difference in the rates charged by these two companies? Is there any other telegraph company?

We will suppose that you are on a vacation in the country and wish to send a telegram to your father at his business or home address. Consider just how you would write the address so there would be no difficulty in delivering the telegram without delay.

In this telegram you wish to tell your father that you expected to be at home that night as you wrote him, but missed your train and would not be at home until ten o'clock the next morning. Also that your mother, who is with you, will come home the next week, Monday. Get all this into ten words, considering what your father will already know so you do not have to state that part. Does any part of the name and address or your signature need to be included in the ten words? What would it cost to send this telegram as a regular message from the place you select? How can you find out what the rate would be? What would it cost as a night message?

What is the rate on a fifty-word night letter? A fifty-word day letter? When would these letters be delivered? Under what circumstances would you wish to send a telegraphic letter?

Get answers to the following questions at the nearest telegraph office:

What is a registered cable address? Does a person have to pay for registering a cable address? If a cablegram came addressed simply "Shercody, New York," how would it be delivered? Does the address have to be paid for as well as the body of the message? How about the signature? What is the rate from New York to London for each word? Does "New York" count as one word or two?

How can you send money by telegraph or cable?

Visit some business house where there is a messenger call and see how a call is made. Will telegraph messengers carry packages within the city where they live?

### **TALK No. 8 by the Morale Officer on Mental and Physical Alertness**

There are no more important traits than mental and physical alertness. Mental alertness means open-mindedness and quickness of thinking. Physical alertness means willing muscles, and open eyes and ears.

In the first place, in order to be mentally alert one must be willing. He must be anxious to do. He must keep this thought forever in his mind: "What can I do to get ahead? What can I do to make progress?"

But the right kind of willingness is not all concerned with helping one's self only. Unless one delights in helping others, unless he likes to be of service, to bring happiness to others, and unless he feels that many little unselfish acts are due from him as a young worker and citizen, he will not be completely on the alert.

Mental alertness is absolutely necessary if one would see the thousands of little things which he should do. The possessor of a slow, stagnant mind will fail utterly when it comes to performing the many little tasks which make up his possibilities for progress and usefulness. He will stumble right over his legitimate work in his search for a big job, little realizing that only in proportion as he conquers the little things is he capable of performing big tasks.

Nearly every one can be mentally alert for a little while, but many soon get weary of the strain and lapse back into a kind of mental lassitude or sleepiness from which they often never awake. To be wide awake all the time requires effort; it requires vigilance; it requires painful application. Only the unusual person can *stay* on the alert.



The question might be asked, "What makes a person unusual? Is it natural ability?" Not often. Mental alertness is a trait which can be acquired by most of us only as a result of a great deal of self-schooling and self-training.

Now, physical alertness is a natural result of mental wide-awakeness. First the mind must will, and then the body obeys. The desire to do, the desire to keep awake and see things must first exist, and then must the muscles and eyes and hands and feet be ready and willing to respond. The thought to do something is useless without action. And, as a rule, the act must be immediate. Willingness, then, is only the first step. Ability to act, and act at once if necessary, must follow. There must be no hesitancy, there must be complete accord between mind and muscle. How often it is that we have thoughts of action and see opportunities to do without even turning our hands. Mental and physical alertness, therefore, call for action, for life, get-up, go, push, vigor, determination, will-power, eternal vigilance, and continual self-prodding.

The person who determines to keep on the alert will find that there are two natures within him striving for the ascendancy. One is the tendency to let things go by, to take things easy. The other is the tendency which seeks to overcome this feeling of lethargy and induce the individual at all times to be wide-awake. The first nature says, "You are all right. You are making sufficient progress. You are doing pretty well as you are. Don't exert yourself too much. You'll come out all right in the end somehow or other." This nature tries to persuade you that you do not have to be continually bending every energy, that you do not have to keep forever on the alert, that you do not have to use every possible ounce of reserve power and strength. This nature strives to make you forget that the other fellows are alive every minute trying to do something, trying to take advantage of every little opportunity to learn and make progress. This nature makes a person forget ambition, it invites him to follow the course which cannot but lead to failure. It makes him believe that the doing

of the little things is unimportant—beneath him. It undermines his whole constructive nature.

But the other tendency is one that invites effort and enthusiasm and complete wide-awakeness. It helps one to see things, it makes him do things. It keeps him on the go. It makes him happy because he sees that he is making progress in his fight for advancement. It points out the little things. It helps him to anticipate important tasks, both large and small.

The question that each one of us must answer is, "Which nature will win? Which will be in control of my life?"

Every young person has it in his power to answer aright. Every human being is so made that he can choose his path. He can trample beneath his feet every inclination to loaf, every power that pulls him down, and he can give ear only to the voice which says: "Work, work, work. Keep awake. Keep your eyes open. Do not go to sleep for a moment. Thirst for opportunities. Show enthusiasm. Earnestly seek chances to be of service. Never have to be told to do—know what and when and how because of your own initiative."

One reason why many young workers lack alertness is that they get tired of being watchful. They lack that peculiar characteristic which enables them to be known as "employees of snap," and which acts as a kind of spring from which flow life and action. Every young man or woman who is strong and well should have a great deal of energy to be turned loose on short notice. Being slow on the start and easily tired out should be left to the old. Youth should know nothing but intense activity.

When one makes up his mind to be on the alert he should begin at the moment of his decision and not wait. The trouble with most resolutions is that some future date is appointed for starting. A convenient time is desired, but as a rule it never arrives. Being on the alert implies inconvenience. It is a kind of continual denial of personal wants and wishes. It is a perfect example of the denying of self at present in order more fully to realize better things for the future. It is sensible farsightedness. It is foresight which is sure to bring returns.

Alertness means something more than having eyes and ears open. It means a receptive openness. It is one thing to have your eyes open—it is another to see. It is one thing to have your ears open—it is another to hear and grasp. It is one thing to have a strong young body with well-developed muscles—it is another to be able to make them perform with alacrity.

The alert man will know what to do in emergencies. The man who is asleep will be taken unawares. He will be helpless. His mind will think too slowly and his muscles will act behind time. The alert man will be ready when the many little unexpected things happen; and when the unusual opportunities arise to do things he will not have to be told. His mind runs along the right channel. He thinks progress and aggressiveness. He thinks action.

A great aid to mental alertness is cheerfulness. The gloomy can't think. The morbid, downcast mind is sluggish. Cheerfulness is like an oil which makes the hinges of the mind work smoothly. Unhappiness and gloominess cause the mind to rust.

Mental and physical alertness mean progress, they mean success, they mean everything good for the man or woman who will cultivate them.

In every place there is a certain work to be done every day which cannot be anticipated, which cannot be apportioned. No set rules can be made to cover this work, and its accomplishment calls for wide-awakeness, foresight, and unlimited energy on the part of some one in the office. (Of course, this same thing is true with regard to work anywhere, at home for example.) This work should be done by the beginner. If he does not see it, if he has to be told, if he has to have some one show him every move, he will be more of a hindrance than a help. The alert clerk must not only do his own work, but he must see the other little things that must be attended to and do them without being asked or urged. Then, and then only, will he be efficient, will he really give satisfaction.

Two junior clerks enter the office in the morning. One goes about his work. The other pauses long enough to pick up some paper that the janitor missed, to ventilate the office properly, to



turn off some lights that are not needed, to rearrange some chairs and furniture that are slightly out of place, and to put the telephone book where it belongs. Quickly and without any fuss he does these things and then goes about his work, and soon catches up with his fellow-employee. The first did his duty, or his prescribed work. The second did more than his duty. He was mentally and physically alert. He will see when a visitor comes in that a chair is provided, when a sudden rain-storm comes up that the windows are put down, when the file gets too full that a transfer is made, that the desks are cleaned when dirty, that the calendar is kept up to date. In short, he will endeavor to do everything that should be done without being told to do it.

But it is difficult, and perhaps a little misleading, to give examples of alertness, because being alert consists primarily in doing those things which cannot often be anticipated, which cannot be worked out ahead of time.

## CHAPTER IX

### Filing

It is not the purpose of this course to teach any particular method or system of filing, but rather to give the student a general idea of files and their uses.

The purpose of files is to facilitate the locating of letters and records. The efficiency of any filing system can be judged by the ease with which papers may be found when wanted. That system is always best which insures accuracy and at the same time consumes the least possible time in operating, both in filing and in finding. To be able to find a paper quickly requires accuracy in filing. It often takes three or four hours to find a letter incorrectly filed in a moment of carelessness.

Each business has a filing system to suit its own peculiar needs, and probably no two concerns whose business is similar use exactly the same system.

It is always the first duty of the new file clerk to learn thoroughly the system used, and then adhere to that plan strictly. If, later, after careful thought, he sees where improvements can be made, or can suggest the use of some plan previously learned, he should present it in writing to the proper person.

### Filing Terms

1. Vertical filing is the filing of papers on edge.
2. Flat filing is laying the papers flat.
3. Index guides are the cardboard divisions used to separate the papers in the file. They may be lettered or numbered, or may bear a special name.
4. A folder is usually made of manila paper which holds more

than one letter or record. An alphabetical folder is a tabbed lettered folder.

5. A tab is the numbered or lettered projection of the division guide or folder which extends above the guide or folder. Tabs may be extensions of the guide cards or folders, or they may be metal or celluloid attachments.

### **There Are Four General Systems of Filing**

1. Alphabetical.
2. Geographical.
3. Numerical.
4. Subject.

All four systems, or combinations of them, may be used in the same office.

In an alphabetical file the tabs on the index guides are lettered. The number of guides or subdivisions of the alphabetical files depends upon the volume of the papers to be filed. Where a few thousand letters are handled a simple index of 150 divisions would be as follows: Aa; Aba-abb; Abd-Abl and so on to Z. An index of this kind, together with the correspondence, should occupy at least four drawers. The outside of each drawer should be labeled A-D, E-K, K-R, S-Z, to enable one to know which drawer to refer to.

Alphabetical filing is a direct method of filing letters according to names corresponding to lettered guide cards bearing the letters of the alphabet. Where correspondence is of sufficient volume, the correspondent is assigned a folder which is filed back of the guide card in its proper subdivision in the files. If correspondence of a miscellaneous nature is to be filed, it goes into the miscellaneous folder, which is generally the last folder in a subdivision, and is recognized by the tab corresponding in lettering to the subdivision guide card. When miscellaneous correspondence becomes of sufficient volume or importance it is assigned to an individual folder and filed in the above manner.

This system is probably in most general use and should be em-



ployed wherever possible, as it is the quickest method of filing and finding papers, and no card index is necessary; but "cross-reference" sheets are often of great assistance in locating material.

In Geographical filing, letters are filed according to the town and state from which they come rather than according to the name of the writer, but when several persons write from the same town these letters are arranged alphabetically according to name.

The geographical method is used by wholesale houses, manufacturing concerns, banks, and other organizations where a territorial division is essential. Guide index cards bear the names of the states, cities, or other geographical divisions. A file of this kind can be arranged so as to have the city index cards follow the state cards. For example, following a New York State index card would be:

Albany  
Buffalo  
Ithaca  
New York City, etc.

The Numerical system of filing requires a card index to locate the material in the cabinets (or letter files). The usual method is to place all material relating to a certain individual, organization, or subject in a folder, each folder being numbered consecutively and placed in the cabinet consecutively. An index card for each folder is made out and is filed in the card index file alphabetically, according to the name of the correspondent. From this card file you have to find out the correspondent's number before you can locate his letter file. When you can remember all the numbers, the numerical file is very convenient. What is known as a "cross index" or "cross reference" is thus established.

This method of filing has many advantages over an alphabetical file in the matter of cross reference, which is a quick method of locating all papers relating to one name or subject. But it necessitates reference to an index before material can be located and the numbering of each piece of correspondence to conform to the number on the folder before it can be filed away.

Subject filing, even in its simplest form, is complicated and is generally operated in a separate and distinct group from the regular files. It may be operated by a direct alphabetical arrangement, a decimal arrangement, or by a numerical arrangement. It is used when more importance is attached to the subject of the letter or catalog than to the individual writing the letter. Price-lists, form letters, and catalogs are commonly filed according to subject.

In filing letters it is essential to know whether they should be filed under the firm name or the name of the individual signing. If the latter, and the name is hard to decipher, it may often be found printed on the letterhead above. An aid in deciphering initials is the stenographer's lettering on the lower left-hand corner. For example, if the letter has been dictated by C. H. Hudson, a stenographer with the initials C. J. will indicate the same as follows: CHH/CJ. When in doubt as to name or initials, always consult others. Do not guess at it, as the letter may thus be lost.

Correspondence should always be arranged in the folders in date order, generally the latest date in front, as the latest dates are most referred to.

Accuracy is essential. A thorough knowledge of the alphabet is important, as the dictionary order must be followed, that is to say, the sequence of letters to the last letter of the word must be maintained.

Illustration :

Cartben, S. M.

Cartben, S. N.

Carter, A.

Carter, A. B.

Carver, Jas.

Carver, Jas. E.

Nearly every organization has, or should have, definite rules for indexing and filing. It is the first duty of the clerk to acquaint himself with these rules. For example, here are two arrangements possible for filing material: First, one firm will prefer to file all letters from individuals in a division of the alphabet in al-

phabetical order followed by all titles bearing "and Company"; second, others prefer a strict dictionary arrangement eliminating the hyphen and the "&."

Illustration:

No. 1	No. 2
Adams, Benj.	Adams, A. & Co.
Adams, Chas. A.	Adams & Company
Adams, F. A.	Adams-Berkley Co.
Adams-Berkley Co.	Adams, Chas. A.
Adams, A. & Co.	Adams, F. A.
Adams & Co.	Adams, Frederick

### Transferring

Transferring is the shifting of correspondence from the files in order to keep them "current." If this were not done the files would soon fill up with expired or dormant material. It is, therefore, essential that this dead material be transferred to "Transfer Cases" which are of cheaper construction than the filing cabinets.

This is usually done periodically, according to the peculiarities of the business. The general rule is annually or semiannually.

A firm which transfers annually would retain in the current files one year's correspondence. Therefore, at the beginning of 1923 they would transfer all of 1921 and retain in the current files all of 1922—at the beginning of 1924 all of 1922 would be transferred and so on. Each year the operation is repeated. Transfer drawers or boxes should be carefully labeled, as it is sometimes necessary to refer back to these old files.

### Safeguard Arrangement for Filing Papers

On page 97 appears a model arrangement of a Vertical File Drawer, having every possible mechanical safeguard to prevent papers or letters from getting into the wrong folder.

Fig. 1—The Alphabetical Pressboard Guides, tabbed in three



consecutive positions to the left of the center, do not interfere with the names written on the Right Tab Folders.

Fig. 2—The Alphabetical Tab Folders are intended only for letters and papers of a miscellaneous character. These folders are placed directly behind the Guides and bear the same indexing. They eliminate the confusion that often occurs when letters of a miscellaneous character are stored in a separate file. For example, if an inquiry comes from A. J. Anderson, who is not a regular correspondent, his letter, with copy of reply attached, would go into the "A" Alphabetical Tab Folder.

Should further correspondence develop, the original inquiry would then be taken out of this Alphabetical Folder and the name written on a Right Tab Folder intended to hold several papers relating to one subject, or for correspondence conducted with one party.

Fig. 3—The Right Tab Folders are used for names of important customers or subjects.

The name on the Right Hand Tab is quickly discernible, because of no interference with the Guide Tabs.

An arrangement so simple as this, and one which is as easy for the eye to follow as it is for the hand to manipulate, should prevent the complications arising from misplaced letters.

Fig. 4—When letters or papers are taken from the filing department, record is made on the Out Card, which serves to index the date and name of the party to whom charged.

With such precautionary measures, any delay in promptly finding desired papers can be charged up to carelessness.

Fig. 5—Matter pertaining to special subjects can be filed in colored folders.

### Assignment on Filing

The subject of filing deserves considerable study, since it is important for beginners in business, and requires a care and accuracy not usually appreciated.

The student should first of all visit a company that sells filing

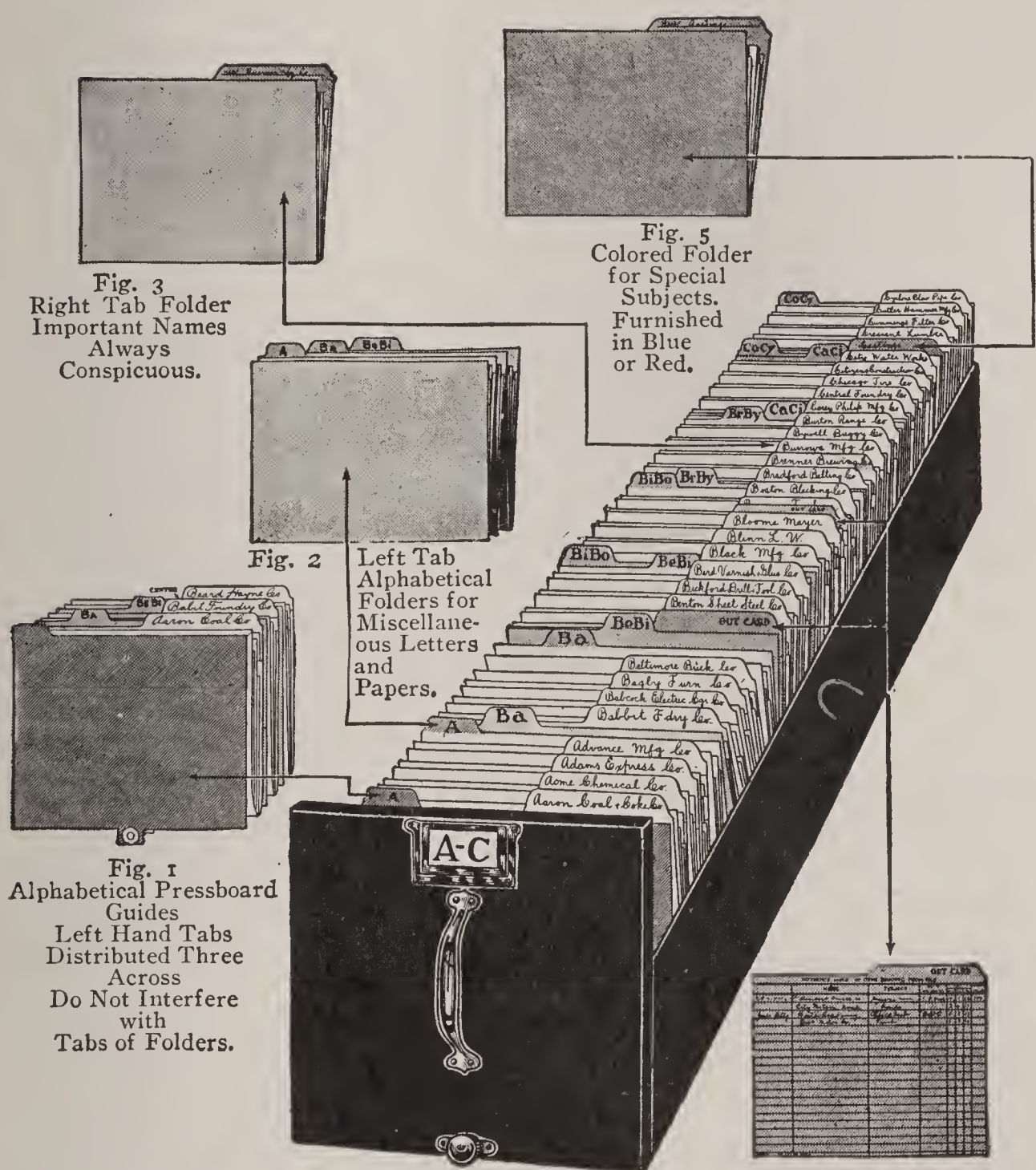


Fig. 3  
Right Tab Folder  
Important Names  
Always  
Conspicuous.

Fig. 5  
Colored Folder  
for Special  
Subjects.  
Furnished  
in Blue  
or Red.

Fig. 2  
Left Tab  
Alphabetical  
Folders for  
Miscellane-  
ous Letters  
and  
Papers.

Fig. 1  
Alphabetical Pressboard  
Guides  
Left Hand Tabs  
Distributed Three  
Across  
Do Not Interfere  
with  
Tabs of Folders.

Fig. 4  
Out Card Indicates  
Removal of Papers  
from File.  
Furnished in Red.

cabinets, etc. Examine the following carefully so that you feel fairly familiar with them:

Plain folders for vertical files,

Colored folders,

A plain box file,

A single-drawer transfer case fitted with 150-guide indexes, a four-drawer cabinet with the index guides distributed in the four drawers,

State guides,

Numerical guides,

A tray holding about 1,000 cards 3x5 inches in size, with cards of different colors; alphabetical guide cards; month guide cards; blank guide cards on which names or subjects may be written.

Collect one or two hundred letters of miscellaneous character for practice use in filing. Or you may take blank sheets of paper and copy on each sheet a different name and address for use in filing practice.

### Exercise 1

Write on a sheet of paper fifty miscellaneous names and addresses in columns, and then arrange these in alphabetical order.

Select from the local telephone directory a list of twenty company names and addresses, including several with "& Co.," and arrange them in proper alphabetical order. Check your errors and correct them by referring to the telephone directory. Copy the corrected list in your notebook.

### Exercise 2

A collection of one hundred miscellaneous letters, or blank sheets of paper on which addresses have been written should be distributed into a practice file. It should not take more than twenty minutes to do this correctly. Verify your filing to see whether you have made any mistakes.



### Visits to Inspect Filing Systems

From the companies that sell filing cabinets it will be possible to obtain a list of business houses where various forms of filing are in use, namely—

- A well developed alphabetical file,
- A good geographical file,
- A good subject file,
- A numerical file.

You should try to visit various business houses so that you may gain a general working knowledge of the use of each of the four methods of filing.

For the purpose of such visits the following questions should be written in the notebook and answers secured for each question:

1. See a folder containing the correspondence of an individual or firm. Where is the name written on the folder? How many letters does each folder seem to contain?

2. See a folder containing miscellaneous correspondence. How is this folder marked? When the file clerk must look for a letter, how does he know whether to look for an individual folder or to look into the miscellaneous folder?

3. Observe the dates of letters in any one folder and state where the latest letters to be received are placed, whether in the front or at the back.

4. Is the filing done by the firm name or by the name of the individual writing the letter? Why should the firm name be preferred in most cases? In what cases would the filing need to be under the name of the individual writing the letter for a firm?

NOTE—It would be helpful if you could get permission to file at least one letter, on your own initiative though under the direct observation of the file clerk; and also to find one letter mentioned to you by the file clerk.

5. When a letter is taken out, what sort of “out” card is placed in the file where the letter was, and how is that card marked?

6. Why is a geographical file used where one is found in an actual business house? Are there state guides? Are there city

guides behind the state guides? In geographical filing, what does the file clerk look for first? Second? Is the alphabetical order of the names considered at all?

7. Where a subject file is found, what is it used for? Who selected the subjects under which to file? How does the file clerk know under what subject to place any item? Is it harder to know where to file in a subject file than in an alphabetical or geographical file?

The numerical file is not common enough to justify much attention.

### **TALK No. 9 by the Morale Officer on Teamwork in Business**

Occupying a position in the business world is a more serious matter than attending school. Of course the ambitious, serious-minded boy or girl usually measures up to the requirements of school, and attending to school duties properly is not an unimportant matter. But there is not the tension about school that there is in business. Life is more carefree and easy. Mistakes or errors usually affect no one but the individual. One's responsibility goes little further than preparing assignments properly.

From the day that you accept a position in the business world you assume certain responsibilities to which you must prove equal at all times. Your mistakes, no matter how trivial, have an important effect not only upon you but upon the conduct of the business. You will be a part of the business mechanism and in order that the business may function properly you must perform your part correctly. Of course, you will make some mistakes—every one does—but every effort should be made to reduce your errors to a minimum. This you can do in two ways: first, by being alert every moment; and second, by displaying proper teamwork. If you have played baseball or basketball you know what teamwork is. You know how important it is that you work with your team-mates. You may be an excellent forward in basket-

ball; you may be a star. But unless you coöperate properly with the other members of your team you will throw few goals. In basketball or baseball or any similar game it is the *combined* effort that counts.

So in business, teamwork is a most important factor. Without it no business can succeed. Every player on the business team must not only take proper care of the duties assigned to him, but he must coöperate fully with the other workers and have at heart the general results to be attained. The relations then of one employee to another must be as friendly, as cordial, and as unselfish as the relations between players on a basketball team. Petty squabbles and bickerings are entirely out of order. Selfishness and jealousy must find no place. In business as in baseball each employee has his prescribed duties, his particular position to hold down. But just as in baseball, many situations arise which require one to go out of his territory, to do more than his ordinary share. In a baseball game oftentimes two or three players go after the same ball. The one arriving first gets it. There should be exactly that same spirit in an office. When something new comes up there should be two or three employees eager to attend to it. Sad to say, however, it isn't always that way. "I'm not going to do that—that's your job. Think I'm going to do it?" is often heard. Would you call that teamwork? The business where many expressions of that kind can be heard is certainly not a promising one. There is no idea of coöperation. There is no *spirit*.

What is meant by "spirit"? How can you tell when a baseball team has spirit? And how can one tell upon entering a place of business whether the employees have real spirit? Let me answer this last question; this is how you can tell:

1. Every one will be busy. There will be a businesslike air about the place.
2. Every one will seem happy—it will be a cheerful place.
3. Some one will quickly look after your wants. There will be no argument as to whose duty it is.



4. A half dozen curious faces will not stare at you as you pass through the office.

5. Every one with whom you have dealings will be courteous.

6. Every employee will seem eager to do his share of the work—and more.

There is a slang expression which describes an evil and ruinous habit practiced by many employees, particularly in large concerns. It is "passing the buck." Reduced to simple terms it means: getting some one else to do it. An employee is confronted with some unusual problem or task. Not caring to bother with the matter, he finds some excuse to send it to some one else who in turn passes it on to a third person, and so on. Make up your mind now that when you start to work you will not be a "buck passer." Don't be afraid to take care of any matter that comes up if you are at all capable of it, and if you are not positive that the task belongs to some other person in the organization.

Your relations with your fellow employees should be as cordial and as pleasant as you can make them. Demonstrate at all times fairmindedness, the spirit of helpfulness, unselfishness, willingness to take orders—earnestness in executing them. Demonstrate *teamwork* and *spirit*.

Note to young men: Be particularly careful about your attitude toward girls in the office. There are many hints and suggestions that could be given you on this point, but perhaps all of them can be expressed in one sentence: *Always act the gentleman.*

Note to girls: Be natural and unaffected in your attitude towards men and others in your place of business. Be a lady of course, but also be businesslike. You will often find that men of the right kind will be anxious to assist you, but do not be too ready to accept such assistance. Nowadays men and women in business are on a par. Both are supposed to shoulder the responsibilities imposed upon them. There is a certain amount of gallantry in business, but do not appear anxious to receive special treatment. Show your willingness and ability to "stand on your own feet."

### The Little Things

No one can hope to reach the point where he can do big things who has not since the earliest stages of his business career learned to be faithful in the little things. The man or woman who can learn to do the little things is the one who will be most valued in the business world. Business men are looking for people who can attend to the little ordinary things, the details—who will perform them with as much care and attention as they would the biggest job given them to do.

Office managers are particularly anxious to get hold of junior clerks who can take care of the details. In every office there are a thousand and one little things to be done. Moreover, each office has its peculiar details—little tasks which would probably not have to be attended to in another place.

There are some constant daily tasks, and the thing to do is to cultivate the habit of doing them promptly, faithfully and thoroughly, and do not, just because they are small everyday things, allow yourself to get slipshod about them. But there are many little jobs that are not matters of routine, but may come up at any time unexpectedly. They are the office uncertainties. New ones are constantly bobbing up and old ones are disappearing. You cannot tell when to expect them, and there is no set rule as to how to attend to them.

There are three principles, however, with respect to doing the little things that should be kept in mind:

First, Keep on the alert.

Second, Use good judgment.

Third, Learn to act quickly.

The junior clerk who is half asleep will never see many things that must be done. The hundreds of little, but none the less important, things will go unattended to in his office. He will be constantly following directions. His boss will continually be irritated at him. He may perform well his fixed tasks, but unless he does the odd jobs without being told he will be a failure in his work.

When the alert clerk discovers or notices the little tasks, some of which may be performed by a single movement or word, he must be able to think quickly and to use good judgment in order to do just the right thing. If he is accustomed to being told when to do and how to do he will be helpless when many of the little emergencies arise. If he is unaccustomed to thinking quickly, if he has had no practice in quickly executing his thoughts, he will be lost when the unexpected happens.

Then, again, every regular task is made up of a number of little tasks, some of which may be performed and some left undone. Of course, the job is not well done unless every part of it is attended to promptly.

Recently the writer had a boy doing some addressing for him. This task consisted of the following:

First, the actual addressing.

Second, the checking off of the names when addressed and indicating the place where he left off when he was interrupted.

Third, the stacking of the envelopes right side up.

Fourth, taking the materials to the right place when the job was finished.

About all this boy did was the addressing. He did not check the names, the envelopes were all mixed up, the list was not put back in its proper place, and his pen and ink were left where he got through with them. An example of the alert boy is one who, coming along and seeing those things out of place, would quickly, and without being told, dispose of them properly.

Some examples of the little things to be done are: Picking up paper from the floor or anything that might be dropped, shutting the door if left open by a visitor, and sharpening the boss's pencil if it needs it. One day the writer was in an office talking to the boss. His 'phone rang. When he reached for it, it could be seen that the cord had caught on the back of the desk so that he could not get the 'phone close enough. The office boy, who happened to be standing near, on the alert, jumped over to the desk and quickly released the cord. Then a whiff of wind blew some papers off the top of the desk. Like a flash he was after them. Then,



seeing that there was too much of a draft in the room, he asked if it would not be a good idea to close the transom. This boy was awake. He saw things. No one had to tell him. He was able to do the right thing when the unexpected happened. He studied to make himself useful. That boy did not limit his energies to prescribed duties. He did what was expected of him. But he did more—he seized every opportunity to be of service, and he used his head.

## CHAPTER X

### Professional Bookkeeping

Keeping the accounts of any regularly established business is a profession in itself, and requires special professional training. It is often very complicated. For this reason many small retail stores do not keep any regular set of books. They content themselves with the simple cash account, invoices, and statements. To keep a regular set of books necessitates hiring a professional bookkeeper, and the small business man feels he cannot afford this. He is wrong, however. Some years ago the National Implement and Vehicle Association made an investigation of the 30,000 retail dealers in vehicles and implements. These were for the most part farmers who had made money in farming and when they moved into town went into the business of selling agricultural implements, wagons, etc., to their farmer friends. It appeared that 22 per cent of these went into bankruptcy every year, so that on the average in less than five years every one of the 30,000 had failed in business and had been replaced by some one else, who in less than five years more would also become bankrupt.

The reason was that most of these dealers kept no regular books and did not know precisely what it cost them to do business. One would cut the prices on certain implements so as to get the business away from competitors, and then the competitors would cut it because they would say, "If that other fellow can afford to sell at that price I can." They were thinking only of what they paid the manufacturer for the implement, and what they got for it, forgetting to figure up their "overhead expenses," such as rent, taxes, insurance, loss on bad accounts, and even their own labor in buying the implements and in talking to people so as to make the sales.

The Association introduced to these dealers a simple system of keeping accurate accounts, so that all those extra expenses were properly entered, and in a short time the average number of failures among the 30,000 was only 15 per cent instead of 22 per cent. That meant that each year only 4,500 dealers went into bankruptcy instead of 6,600, or 2,100 were kept from failing through being told how to keep their accounts so they would know what it really cost them to sell implements, including all those special and extra expenses they had been overlooking.

### Importance of Understanding a Set of Books

As we have said, a regular professional training in bookkeeping is necessary in order to keep a set of books. But some little knowledge of bookkeeping is necessary to know how to even read the records in a set of books and know what they mean. Every person in business should at least be able to look up accounts in books and see what they indicate. This can best be learned by going to see a regular set of books in a regular business house.

The primary object of bookkeeping is to enable a business man to tell at any time whether he is making money or losing money, and whether he owns more than he owes. In addition, it enables him to tell which departments are making money and which are losing. To illustrate: Take two grain dealers handling oats, hay, flour, and feed, and both making a profit on their business. The first man does not keep books but knows in a general way he is making money because he has more money at the end of the year than when he started. The second man keeps books which show what he pays for oats, hay, flour, and feed, what it costs him to handle each item, and what each has sold for. On looking over his books the second man finds that he is making a good profit on both hay and oats but is losing money on flour and feed. So he raises his price on flour and feed and increases his profits. The first man, however, keeps right on dealing in all four materials until a time comes when he has less money on hand than when he started, and is unable to tell how it happened.



The building, the property, the stock of goods, accounts receivable, and cash on hand or in the bank are a business man's *Assets*. Money owed by him is a *Liability*. The excess of his Assets over his Liabilities is his *Worth*.

A set of books is made up of accounts. What is meant by an account may be illustrated by the following: Suppose you are running a soda-water stand and you sell soda to John Smith on credit. Open a ledger account with him on your books:

JOHN SMITH	
Dr. (Debit)	Cr. (Credit)
1/21/18—To 5 Bot. Soda... 25	1/22/18—By Cash..... .15
	1/23/18—By Cash..... .10

You have sold him five bottles for twenty-five cents, and charged him twenty-five cents on his account, or, as it is called, made a *debit entry*. On the next day he paid you fifteen cents. This payment was "on account," for it did not pay the account in full, and the receipt given him should read, "Received on account fifteen cents from John Smith; balance due, ten cents." Then his account was credited with the fifteen-cent payment, or a *credit entry* was made. The next day he came along and paid the balance, the receipt this time reading "Paid in Full," and another credit entry was made on his account. As the total debits and the total credits amount to twenty-five cents, the account is said to balance.

Besides the individual accounts like the above, every firm has a number of other accounts, such as Cash or Bank Account, Expense Account, Property Account, Profit and Loss Account, Bills Receivable Account, Sales Accounts, Merchandise Account, and others, depending upon the nature of the business and the particular method of keeping books.

**Bank Account:** When money is deposited in the bank, on the firm's books the bank is charged or debited with the amount of

the deposit. When checks are written by the firm the bank is credited with the amount of the check.

## FIRST NATIONAL BANK

Dr.

Cr.

---

1/21/15 By deposit..\$1500.00	1/22/15—By check to J. Smith..\$500.00
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By means of the bank account a firm can tell each day just how much money it has in the bank. If the firm should write a check for more money than it has in the bank, the amount in excess of what is in the bank is called an *overdraft*. This overdraft must be made good immediately.

**Expense Account:** All money paid out for salaries, etc., is charged to expense. The purpose of this account is to enable the firm to tell at any time during the month how its expenses are running.

**Property Account:** The property account is for the purpose of showing on the books the amount of property owned by the firm. All money spent for improvements on this property is charged to this account.

We will not take time to explain the other accounts, but it is hoped that you will be able to follow up this bit of bookkeeping knowledge and become well grounded in the principles. There is one fundamental principle, however, which should be mentioned, and that is this: Every time a credit entry is made a corresponding debit entry is made in some other account. This shows the meaning of "double entry." Every item is entered twice. A simple example of how this works is the following: Suppose a produce man buys a lot of turkeys from a farmer or a commission man and gives him a check for \$100. From what we have already seen the produce man will credit the bank with \$100 (the amount of the check) on its account, whereas the Merchandise or Stock account will be debited with the \$100.

Thus the total of all the debit columns and the total of all the credit columns of the various accounts should be the same, or equal. The itemized statement of the total debits and credits is

called the Trial Balance. If the total debits and total credits are not the same, the books are said to be *out of balance*, that is to say, an error in putting the credits or charges in the various accounts (called *posting*) has been made.

### Assignment for Examining a Set of Books

Examine the set of books of a business house (not too large) which carries credit accounts. Some businesses sell only for cash and their bookkeeping is simpler. For the purposes of this assignment we need a wholesale, manufacturing, or large retail business where a regular set of books is kept, with credit accounts.

Merely going into a counting-room and looking at a set of books will not do much good. Even hearing the bookkeeper explain the books will not do much good, because the ordinary person will not understand the explanations. It will be necessary to look for certain special things, and then write down in one's notebook what one sees. The following questions should be written in the notebook, and space should be left after each question in which to write the answers.

1. Look at the billhead of the firm and see just how it reads. The wording on bills is slightly different with different firms. See a bill actually made out and be prepared to explain what each entry on the bill means.

2. Where did the bookkeeper get the information from which he made out the invoice? Is the invoice made out after the order has been filled and the goods shipped, at the same time, or before?

3. Observe how the bookkeeper posts the charge contained in the invoice into the ledger. What sort of book is the ledger? In what second account is the item posted? Does the house have a special sales ledger different from the general ledger?

4. At the end of the month all the invoice entries will be copied out of the ledger on a statement blank, which will be sent to the customer. Look at the printed form of statement used by the firm and see just what the wording is, and just how the entries are made. This statement is sent to the customer and he usually returns it with his check.



5. When the visit is made checks will be coming in which are to be credited to charge accounts of customers, and also entered in the cash account or bank account. When such a check comes, just how is it entered in two different accounts?

6. When money is wanted to pay small office expenses, how does the cashier get it? If it is necessary to obtain money from the bank, how is the check made out and who signs it? In what two places in the ledger are these expense items entered?

7. Does the firm keep a day-book? If so, what is it for? Does it keep a journal? If so, what is it for? What other books does it keep, and what is their purpose?

### TALK No. 10 by the Morale Officer on Keeping in Good Spirits

There is nothing that will help you more than keeping in good spirits. And there is nothing that will be a greater hindrance than getting "down in the mouth." The world needs cheerful people—it has no place for the gloomy. People love bright, cheerful, happy men and women; they have no use for the gloomy, pessimistic, unhappy kind.

Happiness is a habit—cultivate it. People who cultivate happiness are happy under even very disheartening circumstances. Amid the worst of troubles they smile. And the smile gives strength, and with renewed strength they conquer. On the other hand, moody, gloomy people are unhappy under the most pleasing circumstances. And when troubles come they are so overcome with their gloominess that they have not strength to fight.

Every one should, of course, be concerned about his future to the extent that he should give much serious thought to it. But he should ever keep his good spirits on top. He should go into the fight with hope high, and never pause to worry. If worry did good, it would be a good plan for people to quit work and worry a while. There is nothing that interferes more with one's progress than loss of punch that comes through worrying.

When one is out of work he is inclined to worry. Now, he should of course be very anxious to get a place, but if he gets down in the mouth he merely lessens his chances. Worrying takes time, it saps energy, it interferes with thought, and it prevents intelligent action. A person out of a job needs every bit of energy that's in him, he needs to be at his best in order that he may act intelligently.

Sometimes a good worker unconsciously prolongs his idleness by losing hope. If he has been out of a job some time, so much the more reason why he should keep his head. Perhaps the folks at home are impatient with him; so much the more reason why he should continue to bend every energy toward getting a place. The individual with spunk will appear happy and cheerful in the face of every circumstance. The weak ones, the quitters, will break down and whine at an early date.

The one best way to stay cheerful and hopeful is to keep busy. The unhappy people of this world are the idle ones. It takes time to worry. Keep so busy looking for a job, or preparing yourself to hold one, or holding one when you get one, that no time is left for gloomy thoughts.

Stay cheerful, no matter what happens.

## CHAPTER XI

### Adding Machine Operation

Every person intending to pursue a business career should learn to operate an adding machine. It has come to be an essential part of the equipment of every modern office.

A common failing of persons learning to operate an adding machine is that they minimize or forget the importance of knowing the various parts of the machine thoroughly. Young people, especially, are prone to press the buttons and pull the lever with almost entire forgetfulness of their uses and of the great care that should be given the machine.

Do not allow yourself to do careless work. Go slowly at first, but carefully, making sure that you understand each step and that your work is accurate. Do not become so absorbed in your work that you forget to keep an eye on the different parts of the machine, as it is important that you know at all times whether or not they are working smoothly. For example, sometimes the carriage or the paper feed may not be functioning properly. Unless you become aware of this immediately, valuable time may be needlessly wasted.

### Keyboard

The first row of keys at the right of the keyboard runs from 1 to 9 cents, the second from 10 to 90 cents, the third 1 to 9 dollars, the fourth row 10 to 90 dollars, etc.

### Clearing the Machine

Before beginning to list items the operator should always be sure that the machine is clear, that is, have no numbers added in the



machine. To make sure of this, draw the operating handle forward, remove the hand, and allow it to return, then depress the button marked "total" and hold it down until the handle has started

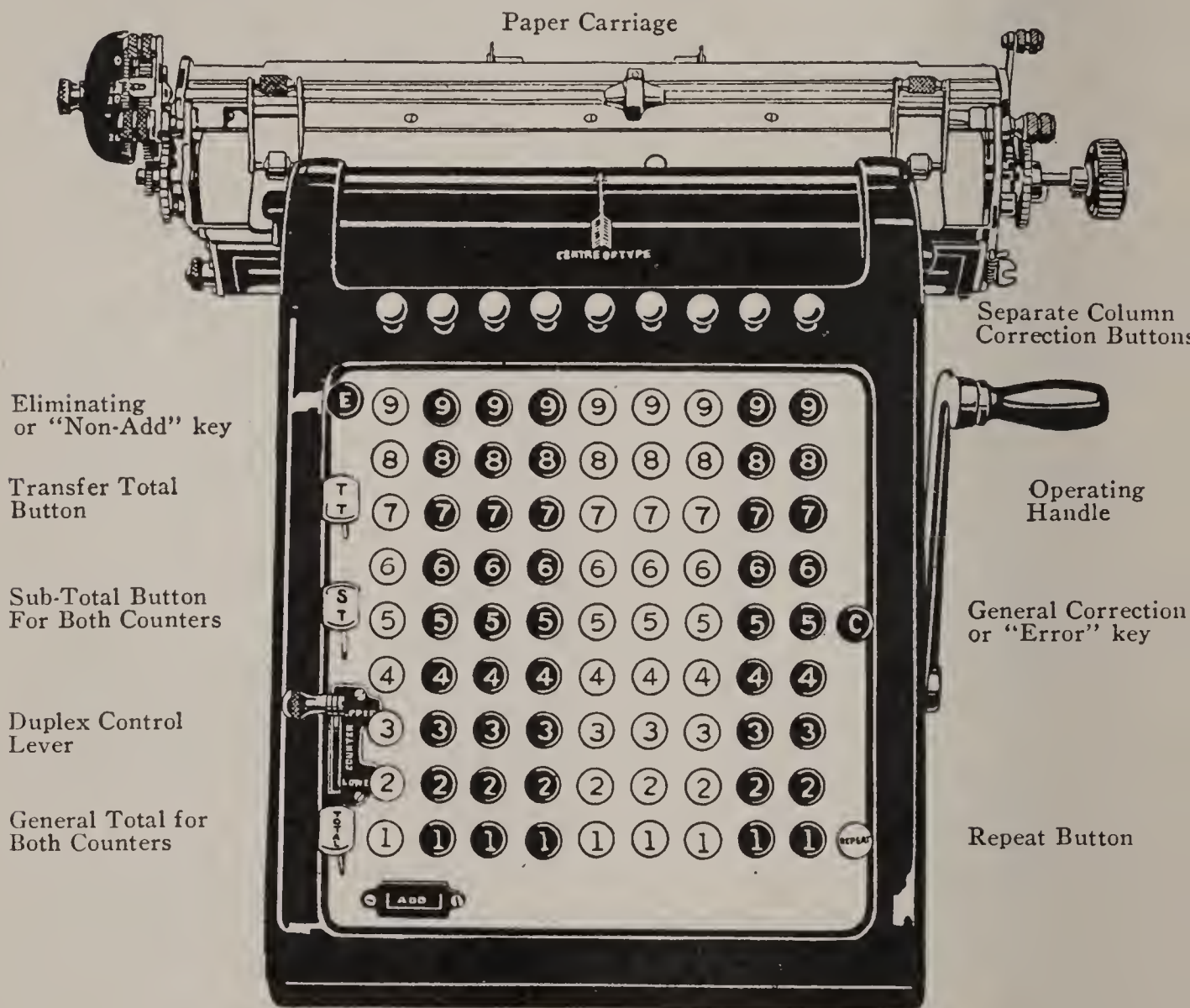


Fig. 1.—Keyboard of a No. 9 or No. 2201 Burroughs Duplex Adding and Listing Machine, showing the principal features.

forward again. If the machine is empty, or clear, a star will be printed. Never begin adding until the machine has been cleared in this manner.

### Printing or Listing Items

The operation of listing items is very simple and can be learned in a few minutes. It is necessary only to depress the keys repre-

senting the figures in the items desired and pull the handle. For instance, in order to list and add \$34.50, depress the "3" in the tens of dollars column, the "4" in the units of dollars, the "5" in the tens of cents column. Then pull the handle and release it and \$34.50 will show on the dials at the front of the machine and will also be printed on the paper. As will be seen from the above, it is not necessary to press a key for the zero or cipher, as this is automatically printed. In listing \$100.00 the "1" in the hundreds column of dollars (fifth key from the right) is the only key that need be pressed.

### Correcting Errors

Should the operator press the wrong button before operating the handle he can easily correct the mistake. If only one number is wrong, press the red button at the top of the row and the depressed key will be released. If a number of keys are wrong use the "Error" key on the right, since this will release all keys depressed.

### Fingering the Keyboard

It is very important that from the start the proper method of fingering be used. The best method is that known as "working up the keyboard."

This means that the keys of the lowest denominations should be depressed first, no matter in what column they happen to be, and the highest number last. Thus, in placing the number 79413 in the machine the operator should first depress the "1" in "Tens" column, then the "3" in "Units" column, "4" in "Hundreds" column, "7" in the "Ten-Thousands" column and last the "9" in "Thousands" column.

While this method may confuse the student a little at first, he will soon acquire the habit of reading the numbers in the order described. He will be repaid for the time spent in learning this

method of fingering, as it will materially increase his speed. This is because he is constantly working toward the operating handle.

Learn to use more than one finger. (See illustration.) You will, of course, find your fingers stiff at first, and you will have diffi-

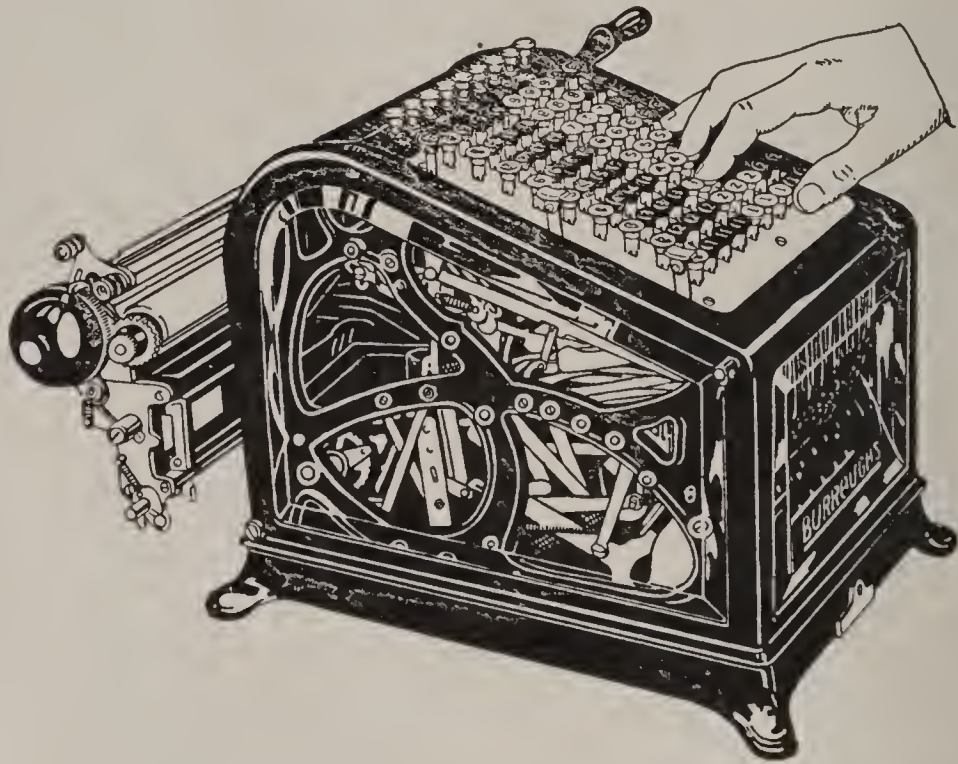


Fig. 2.—The forefinger is on 3 in third column, the next finger on 4 in second, and the third finger is on 5 in the first column. Thus each finger works in one column up and down.

culty in overcoming the tendency to use only the forefinger. Persistence will win. Be patient, and persistent, and in the long run you will be repaid for your pains.

### To Shift Paper Carriage

The carriage may be shifted back and forth by compressing the stop bar release lever and moving the carriage to the desired position. (See Fig. 3.)

### Pressure Roll Release

To straighten the paper lift up the pressure roll release lever with the right hand and adjust with the left. (See Fig. 4.)



## Adjusting the Paper Feed

For varying the feed of the paper, a knurled knob on the right end of the carriage may be moved to four different positions. When

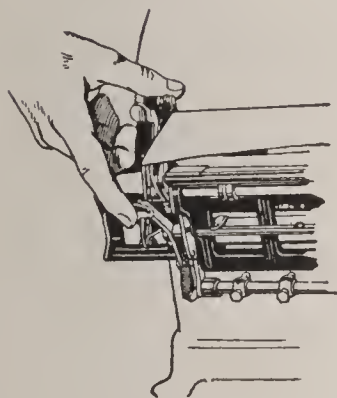


Fig. 3.—Finger on Stop-Bar Release Lever

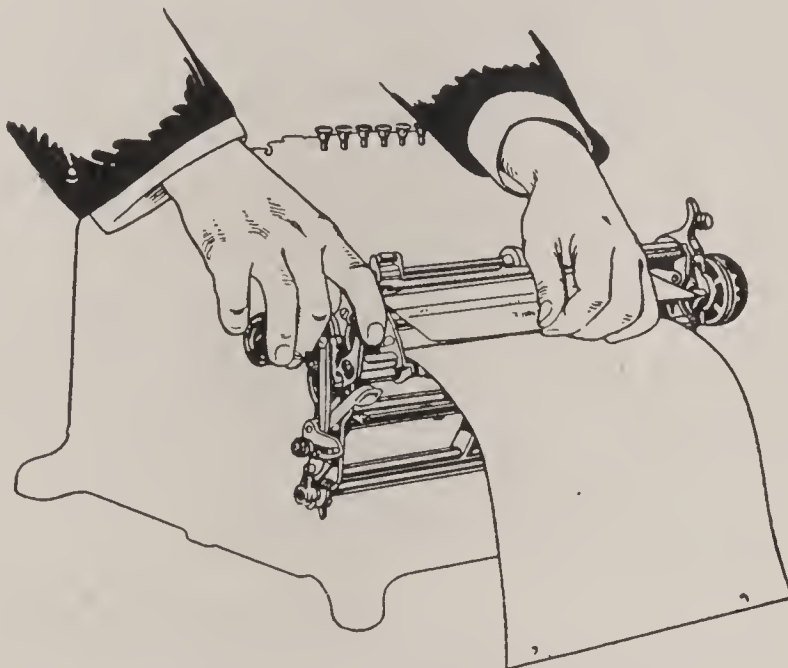


Fig. 4.—Straightening the Paper. The forefinger is on the Pressure Roll Lever.

the knob is in the first position, that nearest the operator, marked “o,” the paper does not space on operation of the machine, so

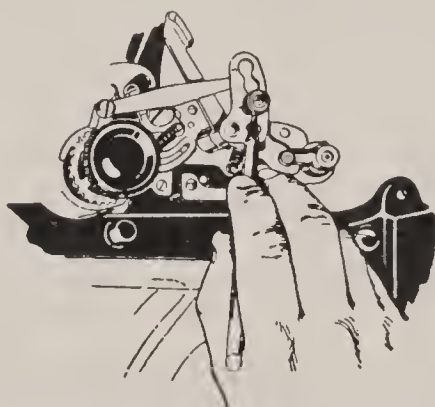


Fig. 5.—The pencil points to the Paper Feed Adjusting Knob.

that in this position items may be listed and added in several columns on the same horizontal line. This is convenient where it is desired to cross-add and print the total all on one line. When the knob is in position marked “1,” the machine will single space, when in position “2,” double space, etc.

### **To Print the Total**

When it is desired to take the total of the figures listed, first pull the handle to make a space, then depress the total key and pull the handle again. The accumulated total will be printed on the paper, together with the star, which marks it as a total. The total key cannot be depressed until the spacing stroke has been taken.

### **To Print Sub-Total**

If it is desired to print the total of certain figures that have been listed and continue adding other figures to this total, a sub-total may be taken by pressing the key marked "ST." When the remaining figures have been listed, the grand total is taken by means of the regular total key. A sub-total is always indicated by an "S" following the figures.

### **The Repeat Button**

Should the operator, in adding a list of figures, come to a figure like \$24.66 occurring several times in succession, he can, by pressing down the Repeat Key and pulling the lever, repeat the number as many times as desired. When this operation is completed the Repeat Key must be released and the Error Key depressed in order to release the keys which have been thus repeated.

### **The Non-Add Key**

If it is desired only to list a number and not include it in the figures to be added, press down the Non-Add Key before pulling the lever.

### **Adding Without Printing**

To add without printing, tilt the carriage back. This automatically throws out the paper feed so that there is no waste of paper.

### **Cross Tabulating**

Adjust the stops on the adjustable stop-bar to secure columns of the desired width. See that the machine is clear and adjust the spacing mechanism so that the machine will not space, i. e.,

at position "O." Shift the carriage to the first column position, print the clear signal, turn the platen forward one space, and list first item. Now shift to second column position and list the second item.

Continue in this manner until the last or total column is reached, then pull the handle for the usual spacing stroke and take a total in the usual manner. Again shift the carriage to first position, turn the platen for the desired spacing and proceed as before.

After all items are listed, throw back the carriage and add (without listing) the amounts in the total column, restore the carriage to printing position and take a total. The result will be the grand total. To prove the work add the items of each column as you did the total column, printing the total at the bottom of each column. Now add the totals of the several columns and the result should agree with the grand total as shown in the total column.

Observe that the vertical columns have to be run through the machine a second time for totaling.

The cross tabulating feature is used for making up comparative statements, pay rolls, and statistical reports of all kinds.

### Use of Hands

The right hand depresses the keys and pulls the lever. The left hand should be used to indicate the next figure to be added. In adding a long list of figures it would be quite difficult to keep your place unless your left hand fulfilled this function.

### Practice on the Adding Machine

Students should have a certain amount of actual practice on an adding machine. The Burroughs and Comptometer companies have a supply of simple adding machines which merely add but do not print, which will be satisfactory for practice purposes, and students may arrange to go to their training rooms and get this practice. Or the use of machines in business offices may be obtained by special permission.

First, each different operation described in the book should be observed on an actual machine.

Next, go through the figures listed in Exercise 1. The practice



material in the remaining exercises may be used in case there is more time and opportunity for practice than will be possible in most cases.

If the answer obtained on the machine is not the same as that shown in the book, the operation should be repeated until the correct answer is obtained.

It is not important that any attention should be given to the special operations of an adding machine, such as multiplying, subtracting, and dividing. Those are of interest only after the simple operation of adding is fully mastered.

### Practice Exercise No. 1

Take the following exercise. Be absolutely accurate. If your totals fail to agree with those given (shown by star), repeat the operation. (Paste your work in your notebook.)

*	*	*	*	*
1	.21	11.22	12.21	123,456.78
2	.32	22.33	23.32	234,567.89
3	.43	33.44	34.43	345,678.90
4	.54	44.55	45.54	456,789.00
5	.65	55.66	56.65	567,890.00
6	.76	66.77	67.76	678,900.00
7	.87	77.88	78.87	789,000.00
8	.98	88.99	89.98	890,000.00
9	.19	99.11	91.11	900,000.00
.45*	4.95*	499.95*	499.87*	4,986,282.57*

# ADDING MACHINE OPERATION

121

*	*	*	*	*
12	3.21	22.11	12.31	876,543.21
.23	4.32	33.22	23.42	987,654.32
.34	5.43	44.33	34.53	98,765.43
.45	6.54	55.44	45.64	9,876.65
.56	7.65	66.55	56.75	987.65
.67	8.76	77.66	67.86	98.76
.78	9.87	88.77	78.97	9.87
.89	1.98	99.88	89.18	.98
.91	2.19	11.99	92.19	9
4.95*	49.95*	499.95*	500.85*	1,973,936.85*

*	*	*	*	*
1.23	43.21	112.33	21.12	1,122.33
2.34	54.32	223.44	32.23	2,233.44
3.45	65.43	334.55	43.34	3,344.55
4.56	76.54	445.66	54.45	4,455.66
5.67	98.76	556.77	76.67	5,566.77
6.78	19.87	778.99	87.78	6,677.88
8.91	21.98	889.11	98.89	8,899.11
9.12	32.19	991.22	19.91	9,911.22
42.06*	412.30*	4,332.07*	434.39*	42,210.96*

*	*	*	*	*
12.34	543.21	10.02	12.00	12,233.44
23.45	654.32	20.03	23.00	23,344.55
34.56	765.43	30.04	34.00	34,455.66
45.67	876.54	40.05	45.00	45,566.77
56.78	987.65	50.06	56.00	56,677.88
67.89	219.87	60.07	78.00	67,788.99
78.91	321.98	80.09	89.00	78,891.22
91.23	432.19	90.01	91.00	91,122.33
410.83*	4,801.19*	380.37*	428.00*	410,080.84*

### Practice Exercise No. 2

#### Straight Listing and Adding

Make the following additions. Watch your fingering. Follow the directions already given. Paste your work in your notebook.

*	*	*	*	*
56.46	77.86	868.67	313.47	89,767.49
34.24	99.88	676.34	745.74	67,545.66
78.78	24.35	353.56	565.67	54,232.25
45.45	46.68	667.65	343.24	65,056.06
34.23	58.69	454.68	464.53	70,500.07
89.89	23.23	456.43	756.56	65,350.03
68.46	44.33	634.34	123.12	46,060.79
23.56	77.55	867.56	232.35	76,050.07
34.12	35.36	745.34	544.56	65,405.98
57.46	57.67	367.89	333.45	87,660.67
35.68	99.77	234.56	453.42	91,919.19
14.13	11.33	323.89	674.53	19,191.91
56.45	26.48	567.89	246.35	64,336.05

(Columns are continued on opposite page.)



# ADDING MACHINE OPERATION

123

44.34	38.59	434.12	794.51	75,000.76
77.56	65.86	167.45	545.67	60,000.06
33.22	47.24	245.34	645.34	58,547.73
11.44	53.65	334.23	654.23	79,863.47
33.77	46.76	489.89	342.45	63,120.61
66.88	45.65	535.35	655.78	29,757.65
46.46	23.43	635.13	742.45	53,231.38
57.13	67.44	746.23	535.35	87,674.65
68.78	55.33	143.34	342.35	96,764.63
1,068.49*	1,127.13*	10,949.88*	11,055.12*	1,467,037.16*

*	*	*	*	*
34.23	656.76	1,231.34	324.56	50,605.07
78.56	445.44	2,333.46	650.68	30,400.72
34.79	545.79	3,225.67	760.55	20,704.09
56.45	751.24	4,434.58	405.08	80,020.06
24.23	336.79	5,212.35	760.54	86,006.78
64.24	655.76	6,567.67	456.54	40,450.45
32.43	466.35	7,657.79	343.44	54,023.07
88.76	336.78	8,655.68	705.07	76,045.04
46.55	876.44	9,545.45	466.07	13,030.23
65.43	455.47	6,454.55	317.89	42,032.30
77.66	343.45	9,866.44	750.56	50,506.07
34.23	456.34	7,867.56	455.60	65,070.08
78.78	123.12	4,534.23	606.04	70,000.08
77.66	223.21	1,212.45	333.02	40,530.40
24.11	334.56	4,332.34	667.07	23,304.40
35.45	545.66	7,554.55	908.60	64,045.08
67.57	643.45	4,564.37	303.32	70,550.06
78.78	989.58	8,784.58	205.50	58,066.77
34.34	556.57	6,767.34	678.47	67,605.06
35.12	232.34	3,434.56	453.04	56,024.03
43.54	535.43	6,767.77	635.07	35,045.02
1,112.91*	10,510.63*	121,004.73*	11,186.81*	1,094,064.86*

## Practice Exercise No. 3

## Securing and Carrying Forward a Sub-total

(Sub-totals indicated by s, totals by \*)

	* 2,172.37s	2,927.02s	3,563.77s	4,178.64s	5,630.72s
34.56	3.44	23.43	3.34	34.53	23.43
45.44	34.56	2.34	2.45	23.00	34.34
345.67	45.33	3.45	23.23	34.30	45.65
223.43	23.23	4.34	30.78	3.45	35.35
34.56	76.78	5.43	67.69	44.00	76.23
5.43	8.78	34.06	6.98	5.44	1.25
343.32	7.67	6.07	5.67	4.67	23.23
46.65	16.65	70.65	5.65	45.56	111.00
33.22	45.45	56.08	9.81	23.45	21.24
56.87	43.54	7.09	70.32	43.44	33.56
67.77	4.34	1.23	10.99	34.33	5.45
9.77	5.43	2.12	23.46	25.66	44.67
7.88	8.96	3.35	5.65	323.00	23.45
70.50	7.78	45.00	.57	20.40	56.67
3.40	8.76	33.40	6.76	2.36	34.34
40.30	34.45	2.04	4.54	43.56	5.67
23.23	45.56	6.54	53.33	56.56	67.67
200.00	13.32	35.68	45.56	45.79	8.07
12.23	19.89	50.09	34.34	7.67	78.99
23.12	19.19	6.56	3.55	67.00	10.97
42.25	1.54	5.77	5.64	56.40	1.75
3.45	7.32	33.45	4.56	4.56	45.47
4.34	5.00	45.66	5.45	45.34	3.55
10.32	34.00	6.78	4.57	3.56	22.35
100.00	3.46	2.34	5.67	32.00	56.78
212.00	5.56	.24	5.67	56.67	8.77
23.00	34.67	4.45	6.87	65.60	34.56
3.23	64.43	55.34	3.66	75.56	55.34
65.44	30.56	33.55	13.57	44.66	20.23
45.56	40.00	4.56	120.00	23.00	125.00
35.43	55.00	45.66	24.54	56.56	54.40
2,172.37s	2,927.02s	3,563.77s	4,178.64s	5,630.72s	6,800.15*

Practice Exercise No. 4

Arranging the Spacing

SINGLE SPACING

*	56.39s	108.46s	255.33s	470.93s	828.89s
4.50	5.00	4.00	33.66	22.50	22.50
12.20	4.35	125.00	5.34	3.27	110.00
3.20	33.60	2.32	40.00	5.86	1.67
25.54	6.00	1.00	1.21	322.25	7.50
4.65	2.37	5.66	132.34	3.10	5.00
6.30	.75	8.89	3.05	.98	43.33
56.39s	108.46s	255.33s	470.93s	828.89s	1,018.89*

DOUBLE SPACING

*	61.25s	1,346.63s	1,635.27s	1,704.16s	3,929.43s
33.56	5.45	34.43	35.30	2,215.50	.75
5.00	234.33	5.56	3.21	4.00	5.60
2.24	1,000.00	6.44	22.60	2.21	33.23
20.45	45.60	242.21	7.78	3.56	24.20
61.25s	1,346.63s	1,635.27s	1,704.16s	3,929.43s	3,993.21*

TRIPLE SPACING

*	28.35s	280.38s	1,768.77s	1,956.08s	4,461.64s
5.00	245.46	35.39	110.77	5.56	42.78
23.35	6.57	1,453.00	76.54	2,500.00	1,765.44
28.35s	280.38s	1,768.77s	1,956.08s	4,461.64s	6,269.86*



## Practice Exercise No. 5

## Cross Tabulating

No.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	
1 †	2.45	2.56	2.60	2.65	2.50	2.55	15.31*
2 †	3.20	3.20	3.00	2.50	3.00	2.60	17.50*
3 †	2.50	2.60	2.75	2.80	2.80	2.90	16.35*
4 †	3.22	3.28	3.00	3.10	3.00	2.95	18.55*
5 †	2.34	2.45	2.50	2.60	2.56	2.60	15.05*
6 †	3.43	3.50	3.50	3.60	3.50	3.35	20.88*
7 †	4.20	4.00	4.10	4.00	3.98	4.10	24.38*
8 †	3.56	2.50	2.40	2.50	2.50	2.60	16.06*
9 †	3.23	3.00	3.10	3.00	3.20	3.30	18.83*
.10 †	1.90	2.00	2.00	2.10	1.90	2.00	11.90*
.11 †	1.95	2.00	1.90	2.00	2.10	2.00	11.95*
.12 †	2.67	3.90	4.00	3.60	4.00	3.90	22.07*
.13 †	3.22	3.00	3.20	3.00	3.40	3.50	19.32*
.14 †	2.44	2.50	2.70	2.75	2.80	2.75	15.94*
.15 †	3.00	3.10	3.00	2.88	2.80	2.88	17.66*
.16 †	2.50	2.50	2.25	2.25	2.30	2.35	14.15*
.17 †	2.50	2.65	2.50	2.50	2.65	3.00	15.80*
.18 †	3.00	3.10	3.00	2.78	2.90	3.00	17.78*
.19 †	3.20	3.00	3.20	3.00	3.10	3.00	18.50*
.20 †	3.20	3.20	3.00	3.20	3.30	3.20	19.10*
.21 †	2.00	2.20	2.40	2.10	2.50	2.60	13.80*
.22 †	2.00	2.35	2.40	2.35	2.35	2.50	13.95*
.23 †	2.50	2.60	2.50	2.25	2.40	2.50	14.75*
.24 †	3.35	3.30	3.10	3.00	3.20	3.10	19.05*
.25 †	4.00	3.60	3.40	3.50	3.50	3.50	21.50*
.26 †	1.88	1.90	2.00	1.80	2.20	2.00	11.78*
.27 †	1.90	2.00	2.10	1.90	1.90	2.00	11.80*
.28 †	1.90	2.10	2.00	2.00	2.10	2.00	12.10*
.29 †	2.10	2.00	2.10	1.90	2.00	2.00	12.10*

79.34\*   80.09\*   79.70\*   77.61\*   80.44\*   80.73\*   477.91\*

NOTE.—The dagger after the numbers in the lefthand column indicates that these numbers are not added in, through the "Non-Add" key having been pressed down. On most machines the symbol might be the sign for number in place of the dagger. On duplex machines the totals at the right might be carried to the lower counter by pressing the Transfer Total key, and then would be followed by a small t in place of the star.

**TALK No. 11 by the Morale Officer on  
The Desire to Learn**

There is one trait absolutely necessary for success, and that is the desire to learn. And the degree of success attained is in direct proportion to the strength of this desire.

The common excuse given by those who have failed to educate themselves is, "I wanted to get an education—I wanted to learn—but I didn't have a chance." But, probably, while they were still in school they failed to appreciate the value of an education—that every day in school after the compulsory age enables one to earn \$10 more in after life. A high school course is a capital investment of \$8,000 to \$10,000.

There is no such thing as "no chance to learn." There is no boy or girl, possessing normal faculties, in the United States to-day who hasn't a chance. There is no one who cannot learn, who cannot be continually increasing in knowledge and powers and possibilities, even after he leaves school. There is no young person in this day and time who cannot by some means ever be learning, who cannot day by day increase his store of knowledge. It is the young person's fault if he is not cultivating his mind, it is his fault if he is not increasing his possibilities every day; it is his fault, and his alone, if he cannot say at the close of each day, "I have learned something to-day; I know more to-day than I did yesterday, because I have endeavored to improve myself."

"Well," some one may say, "how can I go to school when I have to work all day?" The answer is, "Night school, or correspondence school." Persons more than nineteen or twenty years of age, who have passed the sixth or seventh grade in the public school, can usually take a correspondence course to advantage. There are thousands of young people out of one of these continuation schools who could be there if they tried to be. It is pretty hard to attend night classes three or four nights a week after working hard all day. But many thousands of persons are doing it. Somehow or other they manage to stand it. For some reason they are willing to endure the discomforts and forego the pleasures

that such a course entails. They have "spunk," and they stick with their night studies in spite of tired bodies and minds. How much more ought those in day schools, with no work to do, to make the most of their opportunities!

"But," says some one, "suppose you cannot go to day school or night school?" The answer is, "Go to a teacher and ask him to help you to plan some home study." Any teacher will gladly help you. Discuss with him your needs, let him test your knowledge of certain subjects, and he will prescribe what in his judgment is the best thing for you to devote your time to. Among the things that every boy and girl should study are English, reading, biography, science, and literature. The trouble with so many boys and girls is they drop the all-important fundamentals before they are prepared. Every student should strive to take what is known as the "regular course" (including arithmetic, spelling, and letter writing), until he has at least finished work equivalent to the high school course. Then there is plenty of time to take up stenography, bookkeeping, and other business courses.

But perhaps just as important as the studies mentioned above is the study of one's job, even for the person who only works Saturdays or an hour in the afternoon. This is not easy, because no regular plan or procedure can be outlined. A young worker will naturally learn much in the day's work. If he works hard and keeps on the alert he will make progress. But "natural" progress is not enough. Those who limit their information to that picked up in the course of the day's work make a serious mistake.

There are three general lines to pursue in studying your work:

1. Study your own particular job. Learn your duties thoroughly. Perfect yourself in their accomplishment. Study short-cuts. Eliminate unnecessary tasks. Work for speed and thoroughness.
2. Study the job ahead of you. Watch the other man's moves. Get his way of doing things. Jot down the things you learn about the job, and make note of things for future study.
3. Study the business in general. Learn as much as you can about how things are run. Acquaint yourself with the duties of



each officer and clerk. Make note of things that you do not understand, and write down what you learn. Get books from the library. Read catalogs and bulletins and advertising matter issued by your firm.

A great aid in the above studies is a notebook. Read "Suggestions for a Business Notebook" on page 9 and follow in some form the plan given there.

The time spent going from work can be utilized most profitably in thinking. Think about the day's happenings. Run over in your mind the experiences of the day critically. See if you did everything just right. Think of other courses that might have been pursued more profitably. Think of what you have learned. Make mental note of things you did not understand.

And then mornings while going to work, plan the day's activities. Try to have clearly in mind the duties for the day. Think of plans for accomplishing more, of things you can do which will help you to make good. Of course we all like to read the newspapers, and a certain amount of time spent reading them is certainly all right. Every one should strive to keep up with the world's happenings. Much valuable information can be got from the reading of the papers. But a great deal of time is wasted poring over the sporting pages, trashy stories, and the like, and every person who values his time will utilize it to the best possible advantage.

A chance to learn certainly belongs to every young man and woman, in school and out. There is no one who cannot make his chance if he wants to. Yet, strange to say, there is many a young person to-day making no progress, learning nothing, making no effort to improve himself. There are thousands of young people who do not seem to care. They have a notion that they are learning enough, that they are getting along pretty well, that they do not need to spend extra time studying, that somehow or other they will "luck it out." Such people are on the road to failure. They are blind to the facts. They fail to understand that the desire to learn must be so strong that it will be followed by definite action.

## CHAPTER XII

### Money, Credit, Banking

There was a time when there was no such thing as money. Goods were exchanged or bartered. For example, a man who raised cattle would exchange a cow for clothing or for wheat. Naturally this method was slow and unsatisfactory. Gradually, in each country there came to be some one article for which every one had more or less use, which served as a medium of exchange. For example, if in a certain community wheat was the medium of exchange, the cattleman would sell or exchange his cow for so many bushels of wheat and then exchange his wheat for clothing. In such a community the value of an article would be expressed in terms of wheat. But even this method was cumbersome. Moreover, when a trader visited a strange community he had difficulty in finding a way to compare the value of his goods with those desired, for there perhaps the medium of exchange was skins or furs.

After a long time, therefore, it came about that gold, and to a less degree, silver, became the medium of exchange in all countries. Just how this happened is too long a story to tell here.

The money coined from gold and silver is easy to handle, has durability, and is recognized everywhere at about its face value, and is therefore a very convenient medium of exchange. All values are expressed in terms of gold or silver. For example, in this country we say an article is worth ten dollars, or twenty dollars. Moreover, we speak of John Smith as being worth \$100,000, meaning that he has possessions which he could sell for \$100,000. Part of Mr. Smith's possessions may be actual money which he has deposited in a bank, and for which the bank has given him a receipt. It would be very inconvenient if Mr.

Smith had to go to his bank, get out thirty dollars, and hand the thirty dollars to his tailor when he buys a suit of clothes. What he really does is make out what is known as a check. This check for \$30 is simply a request, addressed to the bank, that \$30 be paid to the tailor. So convenient is this method of transacting business that to-day approximately ninety per cent of the business transactions of any size are conducted in this way. No money changes hands at all.

Suppose that the tailor, whom we will call Harry Hudson, also has an account (money on deposit) in the same bank. Suppose instead of taking money for the check he deposits it. The bank therefore credits his account with \$30 and charges Smith's account. The bank then owes Hudson \$30 more than before and Smith \$30 less.

Suppose Mr. Smith, who is in the hardware business, desires to borrow \$20,000 to buy a new stock of goods. He goes to his banker and makes application for the loan of this amount. The banker has known Smith a long time. He knows that Mr. Smith is honest, that he has been conducting a successful business for some years, and he believes that when Mr. Smith has bought the desired goods and sold them at a profit he will pay back the \$20,000 and the interest charged. In other words, he believes that Mr. Smith's credit is good for \$20,000. Accordingly he agrees to let Mr. Smith have the money. He does not, however, hand Smith \$20,000. He merely credits Smith's account with this amount of money. Smith on his part gives to the banker his note, or promise to pay. This kind of loan is called a commercial loan. Such notes usually are payable in from ninety days to six months from date.

Transactions of this kind are what are known as credit transactions. Actual money is not used. Most large business deals are conducted in some such manner. Nearly every individual or business house sooner or later comes to have what is known as a credit standing. That is to say, people know what each business is worth, how trustworthy its owners are, and how big a loan it is safe to make them. If a banker or a manufacturer is doubtful about the



credit standing of a firm, he usually makes an investigation, and in addition refers to rating books which are prepared for this special purpose. The two principal books of this kind are compiled by Dun and by Bradstreet.

Following are some definitions of financial terms and papers:

Negotiable instruments are written obligations which may be used in the place of money. There are several kinds:

1. Draft or Bill of Exchange, which is a written order by one person, called the drawer, on another person, the drawee, to pay to a third person, called the payee, a specified sum, the amount to be charged to the drawer.

2. Promissory Note, which is a promise made in writing by one person to pay a sum of money on demand or at a fixed or determinable date, to another person or some one named by him.

3. Checks, which are orders by depositors on their banks to pay money to the payee, mentioned in the check, or to some one named by him.

A Certificate of Deposit is a receipt given by a bank to a depositor stating that he has deposited a specified sum, against which he cannot draw checks, but which is payable to his order when he returns the certificate. When one deposits money in a bank in the ordinary way he receives a check book or pass book showing the amount he has deposited. All subsequent deposits are indicated in this book. The depositor can then draw checks against these deposits.

A certified check is a check upon which the bank has written its O. K., certifying that the amount called for by the check is actually on deposit, and that the amount will be held by the bank to pay that particular check.

A cashier's check is an order or check drawn by the cashier or other officer of a bank upon the bank itself, and is therefore a liability of the bank.

If a man in Chicago desires to have funds in New York he goes to a bank, which carries an account with one of the New York banks, and makes arrangements to have the sum desired available for his needs in New York. This is termed an exchange trans-

action, and the man owns *New York Exchange*. Thousands of transactions of this kind are taking place daily between men in different parts of the country and serve the purpose principally of facilitating the payment of bills. Dealings of a similar nature between citizens or institutions of different countries are termed Foreign Exchange transactions.

An order by one bank on another bank to pay money to a third person is a bank draft.

The following are some of the departments in a bank :

**Paying Teller's Department.** Here checks are paid or certified. If the paying teller is not acquainted with a party seeking to cash a check he requires him to furnish the proper identification, which as a rule is an introduction by some one known to the teller or others in the bank. When an account is opened the depositor fills out a signature card which enables the teller to compare the signature on the checks that come in with the original signature, and thereby safeguard the bank against cashing forged checks.

**Receiving Teller's Department.** Here money is received on deposit. The receiving teller distributes checks received to the bookkeepers and others, and turns the cash over to the paying teller at the end of the day.

**Note Teller's Department.** This department collects notes and drafts due at the bank or elsewhere in the town or city.

**Collection Department.** This department collects notes, drafts, etc., when payable out of town.

**Individual Ledger Department.** Here the records, or accounts, of the individual depositors are kept. Most depositors turn in their pass-books to this department near the end of the month to be balanced. From the record of each account the ledger clerks make statements showing the total credits, or deposits, made during the month, and the total debits, or checks cashed. The difference shows the balance on deposit due the depositor. Each month the bank returns with the balanced pass-books the checks cashed during the month. Many banks have adopted a system of sending each depositor at the close of each month a statement of his account, together with his checks which the bank has paid during the month.

Under this arrangement it is not necessary for the depositor to present his pass-book for balancing. If a firm issues checks for an amount in excess of the amount on deposit, and if the bank honors or cashes all checks presented, the firm is said to be "in the red" with the bank, because overdrafts are indicated by an entry in red ink on the books of the bank.

### Making Deposits

It often falls to the lot of the junior clerk in the office to make deposits. If such should be the case with you, there are several points that you should watch.

In the first place, you should go straight to the bank and back each time without loitering on the way.

Be very careful with the money and checks given you to deposit. In some cases it might be well before leaving your place of business to see that the amount of money given you corresponds with the amount called for on the deposit ticket, but ordinarily this will not be feasible. Keep your mind on what you are doing and do not for a moment forget where you are going and what you have with you.

There are four kinds of money which may be listed on your deposit slips: 1, gold; 2, silver; 3, currency (bills), and 4, checks. After the receiving teller has checked the money handed him with the amount listed on the deposit slip, he enters the amount in your pass-book, which you are to take back to the office. When a pass-book is not used in making deposits, deposit slips should be made out in duplicate, one of which, properly stamped, will be returned by the teller.

### Endorsing Checks

All checks, except when payable to "Cash" or "Bearer," must be endorsed before they can be cashed. Endorsements are always written on the back of the check. The name should be written crosswise near the left-hand end, or on the side opposite the end



which is on your left when you are reading the check. Should you desire to make the check payable to some one else, write on the back, "Pay to the order of John Smith," or "Pay to the order of John Jones," as the case may be, and sign your name.

### Assignment on Banks

First make a list of the principal banks in the city in which you are working. Mark each bank in the list as commercial or savings, or both commercial and savings. What is the difference? Can you make out checks on a savings bank?

### First Visit to a Bank

Plan a visit to some of the commercial banks in your city. What are the hours during which the bank is open for business? In large cities these are usually between 10 and 3, on Saturdays between 9 and 12. In smaller cities the hours vary, and some banks are open longer hours.

Write down the following questions in your notebook and get good answers to each. There is usually a watchman in the bank who will answer these questions.

1. Find the window of the "Receiving Teller," and watch the making of deposits. Does each depositor present a bank book, and what does it look like?

2. Does each depositor have a deposit slip made out in advance? Does the teller check the deposits of money and checks on this deposit slip? Get one of the slips and see just what is on it. Is there a line for "gold"? For "silver"? For "currency"? What is "currency"? Is there a place for "Clearing House" deposits? What are these? Where are out-of-town checks entered?

3. Find the window of the "Paying Teller" and watch the cashing of checks. Does the paying teller recognize personally every one who offers a check for payment? What particularly does he look for on each check? How does he identify the signature?

4. Find the "bookkeeping" window. What do customers of

the bank leave their books here for? Have the deposits already been entered? Who has entered them, and when? What do they want written in the books at the "bookkeeping" window? When the book is returned, what do they get back with the book?

5. If possible get a blank check and fill it out as payable to your doctor or dentist for \$5, but do not sign it, as that would be wrong when you have no account.

6. What is necessary in order to open a checking account? Does the person who wishes to keep the account need to be introduced personally to the cashier? What is the object of that? How much money does he need to deposit at first? How much money does he need to keep in the account all the time?

7. When the bank receives checks from depositors, where does it send those drawn on banks in the same city? Where does it send money orders? Where does it send checks on out-of-town banks.

### Second Visit to a Bank

For the second visit to a bank, you should get an introduction to some employee of the bank who can answer the following questions. First write the questions in your notebook with blank spaces after them, and on your visit write in the answers as you get them.

1. Does the person who makes deposits have to be identified personally, or can any one make deposits if he has the bank book and checks or money to deposit?

2. Do all checks have to be endorsed before deposit? Who endorses them? Is this commonly done in writing or with a rubber stamp? What does the endorsement mean to the bank? If a check is not a good one, who loses the money?

3. How is a check certified? What is the advantage in having it certified? When is a certified check used?

4. Do banks carry their own accounts in other banks? Where, for example, does the bank you visit have its accounts? What do you call the checks of one bank on another bank? What is the advantage of a draft over an ordinary personal check? What is a cashier's check?

5. Is there a note teller's window? How do notes read? Are they deposited in a bank like checks? What does it mean to deposit them for collection? What does it mean to discount them at the bank?

6. Is there a collection window? How does a bank undertake to collect money for its customers? What are "customer's drafts"? What is the difference between sight drafts and time drafts? How are drafts attached to bills of lading used to make C. O. D. shipments by freight?

7. If possible get a chance to look at a stock certificate. Also at a bond. Stocks and bonds are often used as "collateral" to get loans at a bank. Find out what kinds of collateral will be accepted by the bank you visit for loans, and how much money will be loaned. Money is also loaned by discounting notes: find out on what kinds of notes the bank will lend money.

### **TALK No. 12 by the Morale Officer on True Advancement**

The average worker looks upon advancement in terms of increase of salary. When he says, "There's no advancement," he means, "I can't get a raise."

If an employee deserves a raise he should get it. But to measure advancement entirely by raises in salary is a serious error. Advancement is progress, is increased knowledge, is more ability. And these are things that the junior in business should be thinking about. These things he should make sure he is getting. If there is an increase in ability, the increase of salary will take care of itself. Indeed, there is often a raise in salary without an increase in ability, but there is seldom increase in ability without the proper recognition of it.

In order to make real progress an employee must learn—and keep on learning. When he quits trying to learn how to do his job better, when he quits trying to learn more about the work ahead of him and the business generally, he is not advancing.



Moreover, the time element does not necessarily enter into advancement, or progress. "I've been working there a year," applicants tell me, "and they haven't given me a raise yet."

"What have you learned?" I ask.

"Nothing much—there's nothing to learn—there's no advancement there."

Now in normal times if one works a year in one place without a raise it is generally his own fault. Merit, ability, knowledge—these rarely go unheeded these days. If you imagine that the boss is stingy or has a grudge against you, and for these reasons will not promote you or raise your salary, you are badly fooled. If a promotion or increase in pay is not forthcoming there is, as a rule, but one reason—inefficiency, inability, lack of get-up on the worker's part. Every employee in a firm is supposed to be worth money to that business. Every worker is supposed to render services or have an earning power in excess of his salary. If he is not worth more to his employer than he receives from his employer, his services might as well be dispensed with.

It is, therefore, a matter of good business for a firm to retain the services of those employees worth most to it. It would certainly be poor business for a manager to let even a junior clerk go if that clerk's services are valuable, if he earns more than he makes.

The boss cannot increase a salary unless the earning power of the employee is increased. This holds true regardless of length of service. The question is not how long have you worked in a place, but what have you learned, how much progress have you made, how much more are you worth to your firm now than when you started?

It is not the job that counts, but the man—not so much the length of service as the quality of service. Some workers will advance themselves in any job, others in none. The person who will not learn something in a poor place will learn little in the best place. The worker who will not take advantage of the smallest opportunity to increase his store of knowledge will not take advantage of the best opportunity. I have sent applicants to splendid

positions and had them come back later with the tale, "There's no chance to learn there—there's no advancement." And then again I've sent others to comparatively poor, insignificant places, and heard them later say, "I'm learning all I can here, so that when I get a better job I shall know how to take advantage of my opportunities there."

Of course it is true that some positions offer better chances for advancement than others. But the right kind of employee, the one with real stuff in him, cannot be put in a place where he will not advance himself. If the chances are not good for him in the job that he has, some one else, some firm looking for a worker of big caliber, will offer him something before long. There is no such thing as downing a worker with spirit, with pluck—one that has advancement in him.

Looking for a job that has advancement in it is something like trying to develop muscle without exercising for it. A man might go to a gymnasium and watch the members exercise for a year without bettering his own body, without developing any muscle. Then he may decide to try a little exercise himself, and so he gets a gym suit and starts exercising. Presently he finds that it is hard work; that it takes effort, and persistent effort at that. He goes to the director and says, "I don't find that I have any more muscle than I had when I started; besides, it's hard work. I'm going to find a place where muscle can be developed without so much effort." That's the picture of a beginner who is too short-sighted and too lazy to earn advancement. That's the picture of the worker who quits his job and starts looking for a place where advancement will come a little easier.

Progress—real progress—comes only as a result of hard work, of most earnest effort. If you wish to succeed you must be willing to pay the price of hard work and persistent endeavor. Every person who has advanced himself has gone through a period of hard work, a period of sacrifice. He has been willing to put everything aside that would hinder progress, so that he has a clear field in which to direct his efforts. Putting aside temporary pleasures

for a while, he has later found real happiness in the realization that he is succeeding, that he is getting somewhere.

There is no pleasure more real than the joy that comes with the feeling that you are advancing, that you are making the moments count for progress. Resolve to-day that you will earn advancement by working with all your might in your job. At first you might not see where progress is possible. You may think that you have a bad job; you may not see a chance to get ahead. But if you form a judgment too quickly you will make a great mistake, the mistake that thousands of young people have made with dire results. If you will plug away with all your might, if you will study your work, if you will keep your eyes and ears open, and if you will learn to use your head, you will find that there is advancement there, you will find that already you are making real progress.

This does not mean, of course, that one should stay in a poor place indefinitely. Not at all. But it does mean that one should not change until he is sure, very sure, that he is bettering himself. But even if one contemplates making a change, he should do his very best to learn and make progress in the position already occupied.

Many people are going around looking for "soft" jobs. As a rule the easier the job, the less the opportunity. And, on the other hand, the position that requires one's full time, that makes him exert himself to the limit of his physical and mental powers, is the place offering every inducement for progress. The worker who tries to make progress holding down easy jobs is like the fellow who tries to develop muscle without exercise. Easy jobs may be nice now, but in the long run they injure.

Don't be afraid of hard jobs.

They develop the mental muscle called advancement.



## CHAPTER XIII

### City Geography and Transportation

It is surprising how ignorant many city people are of the geography of their own city. Wherever one goes, whether to Boston, or St. Louis, or San Francisco, he will find many people, born and raised on one side of the city, who actually do not know what the other side looks like. It often happens, even in some of the smaller cities, that a young man—a native, too—sent on an errand across town has to ask how to get there. People are accustomed to using certain street car lines; so they do not concern themselves about the general transportation scheme. They have little occasion to visit remote parts of town; so they never take the trouble to learn anything about them.

The purpose, therefore, of this lesson is to stress the importance of knowing thoroughly the town or city in which one lives, and to suggest lessons and exercises which can be prepared to cover each city. The lessons are based upon New York City, because such lessons cover the widest possible field and there is the largest possible variety of points to call attention to.

But ignorance of local geography is not all confined to those living in cities. Many people living in the country and small towns are just as ignorant of their county geography. What direction the county lines run, where the principal roads are, and just where all towns are located, are things which every country resident should know.

If possible, a copy of the best map of each particular town or city or county should be secured by students.

**Exercise: (Borough of Manhattan, New York City)**

Locate the following streets on the map: Canal, Liberty, Dey, John, Church, Washington, West, Front, Lafayette, William, Wall, Vesey, Exchange Place, Broad, Nassau, Park Place, Warren, Chambers, Maiden Lane, Beaver, Battery Place, Fulton, Pearl, Desbrosses, Cedar, Pine, Cortlandt, Delancey, Manhattan Avenue, West Broadway, Houston, Christopher, Franklin, Grand, Bleecker, Liberty.

Where does Fifth Avenue begin? Park Avenue? Madison Avenue? Of what street is Columbus Avenue a continuation? Amsterdam? West End Avenue? Central Park West?

What are the important crosstown streets between Canal Street and 125th Street?

Upon what crosstown streets are there surface car lines?

Learn the names and order of the streets touching or crossing Broadway between Bowling Green and 14th Street.

Name and locate some important streets in Manhattan which have not been mentioned.

**Bridges**

Name the bridges spanning the East River? Where on the map is the Manhattan terminus of each?

**Ferries**

Name and locate on the map two Hudson River ferries, two East River ferries, and two Battery Place ferries.

**Railroad Stations**

The Pennsylvania, Baltimore & Ohio, and Long Island Railroad trains run into the Pennsylvania Station, and the New York Central and New York, New Haven & Hartford trains run into the Grand Central Station. Where are the stations of the Central Railroad of New Jersey, Lackawanna, Erie, and West Shore rail-

roads? How do you get to these stations? What railroad runs into the Hudson Terminal Building?

### Parks

Locate the following squares and parks: Union Square, Madison Square, Herald Square, Times Square, Lincoln Square, Chatham Square, Hanover Square, Bryant Park, Central Park, Gramercy Park, Stuyvesant Park, Tompkins Square, Washington Square, Columbus Circle, Battery Park, Morningside Park, Hamilton Fish Park.

### Important Buildings

Learn the location of the following buildings. Locate them on the City Map:

<i>Name</i>	<i>Location</i>
United States Custom House.....	Bowling Green, foot of Broadway
Produce Exchange.....	Bowling Green
White Hall Building.....	17 Battery Place
Trinity Building.....	111 Broadway
U. S. Realty Building.....	115 Broadway
Adams Building.....	57 and 61 Broadway
Bankers Trust.....	N. W. corner Wall and Nassau Sts.
Cotton Exchange.....	Beaver and William Sts.
National City Bank.....	55 Wall St.
J. P. Morgan & Co.....	Corner Wall and Broad Sts.
New York Stock Exchange.....	Broad St. near Wall St.
National Park Bank.....	214 Broadway
Chamber of Commerce.....	65 Liberty St.
Consolidated Stock Exchange.....	S. E. corner Broad and Beaver Sts.
Hudson Terminal Buildings.....	30 and 50 Church St.
Singer Building.....	N. W. cor. Broadway and Liberty St.
City Investing Building.....	Broadway, Cortlandt and Church Sts.
Equitable Building.....	Broadway, Cedar and Pine Sts.
Liberty Tower.....	N. W. cor. Liberty and Nassau Sts.
Woolworth Building.....	Broadway, Barclay and Park Place
Municipal Building.....	Park Row and Center St.
Federal Building (Post Office).....	Broadway and Park Row
Pulitzer Building.....	Park Row, opposite City Hall Park
Tribune Building.....	Park Row, opposite City Hall Park
Bradstreet's.....	Lafayette St., cor. Howard St.
Hall of Records.....	Chambers St., cor. Center St.
Dun Building.....	N. E. cor. Broadway and Reade St.
Police Headquarters.....	Center St. to Center Park Place



Consolidated Gas Co.....	S. E. cor. Irving Pl. and E. 15th St.
Grand Central Station.....	42nd St. and Vanderbilt Ave.
Fifth Avenue Building.....	Madison Square
Fuller Building (Flatiron).....	Broadway, 5th Ave. and 23rd St.
Madison Square Garden.....	26th St. and Madison Ave.
Hotel McAlpin.....	Broadway and 34th St.
Metropolitan Life Insurance Co.....	Madison Square
Pennsylvania Station.....	7th Ave., 31st to 33rd Sts.
Post Office (up town), General.....	8th Ave. and 32nd St.
Gimbel's .....	6th Ave. and 33rd St.
R. H. Macy & Co.....	6th Ave. and 34th St.
Saks & Company.....	6th Ave. and Broadway
World's Tower Building.....	108 West 40th St.
Times Building .....	42nd Street and Broadway
Lord & Taylor's.....	5th Ave. and 38th St.
Hotel Belmont.....	Park Ave. and 41st St.
Biltmore Hotel .....	Madison Ave., 43rd to 44th Sts.
Hotel Astor .....	Times Square
Metropolitan Museum of Art.....	Central Park at 82nd St. and 5th Ave.
New York Public Library.....	5th Ave., 40th to 42nd Sts.
Hotel Commodore .....	42nd St. and Lexington Ave.
Plaza Hotel .....	5th Ave. and 59th St.

Give the name and location of ten other important buildings in Manhattan.

Name the buildings in your list, and in the list given above, that you remember to have been in; those that you have only seen.

### Surface Lines

Learn the name of each street car line, and the route of each. Learn the transfer points, the location of car barns, etc.

Draw a map showing the above.

### Subway

Learn the subway routes, the names of each division, the color of the lights distinguishing the trains, the express stations, the local stations. Take several imaginary trips, involving changes from express trains to local trains. Point out where subway lines cross one another and where it is possible to transfer from one line to another. Get an idea of the running time between express stations and from one end of each line to the other.

### The Elevated

Learn the same things about the elevated roads. Get a picture in your mind of the routes, terminals, etc.

Upon request students in almost every town and city can secure a map showing the city transportation lines.

### Note

One of the officials of the street car lines or of other transportation lines will be glad to make a talk to a class group explaining many interesting and useful things about the system—the dispatching of cars or trains, safety-first methods, how to save time, etc.

### Assignment on City Geography

A map should be drawn or traced from a local guide book or large map, about the size of a letter sheet, which will show the local city boundaries, waterways, railroad stations and the principal railroads entering them, and half a dozen of the most important streets, all without names.

### Exercise on Streets

On the map thus prepared, first of all write in the names of the waterways, railroad stations and railroads, and streets that have been reproduced on the map. A map of Manhattan, New York, would show the North and the East Rivers, the Grand Central Station and the Pennsylvania Station, Broadway, Third Avenue, Sixth Avenue, Seventh Avenue, Ninth Avenue, Chambers Street, 14th Street, 42nd Street, 124th Street, and Central Park. For other towns or cities decide on what items ought to go on the outline map to start with.

When the names of the items drawn in the outline map have been inserted correctly, the additional important streets should be added. A list of these should be decided on, and then if you are not familiar with them you should if possible go to the streets and

see how they run. If there is not time to go to all of these, as many as possible should be visited and entered in the map as they actually appear on observation, and the others should be looked out on a complete map available at some library, real estate office, or the like. The first step is deciding on the list of streets to be drawn into the map and named, and the second step is placing them correctly in the map.

### **Exercise on Railroad Stations, Bridges, Ferries, and Parks**

Students should make a list of the railroad stations other than those already drawn on the map, the bridges, the ferries, and the parks which are important enough to go in the map. These should be written down in the notebooks.

If you are not familiar with any of these you should, if possible, visit them and see where they are and how they are placed, or look them up on the city map.

All should be entered on the map and named. This work should be carefully compared with an authoritative map to see that it is correct.

### **Exercise on Buildings**

Next make up a list of important buildings which a messenger in the city under study might be likely to be called on to go to. We already have the railroad stations: they are perhaps the most important buildings. Next should come the city hall, the Federal building or main post office and headquarters of United States courts and offices, the police headquarters if not in the city hall, three or four of the largest and most important office buildings in different parts of the city. The chamber of commerce, the public library, the high school buildings, the headquarters of the Board of Education, the art museum if there is one, and other special buildings in each particular city will have consideration.

When this list has been prepared, each building should be correctly entered in the map and named there, in some cases after a



personal visit to see just where it is located, or by placing it on the map after looking up the street number or street intersection in a telephone directory or a city directory.

### **Exercise on Street Numbers and Transportation Lines**

Now that we have the important points which a person in business may be called on to visit, the means of getting from any one point to any other point must be studied out.

First let us consider how the street numbers run. In most cities these are so arranged that each block begins with a fresh hundred. As many numbers in that hundred are used as the buildings or vacant lots in that block call for, and the remainder are simply disregarded and the next block begins with the following hundred. The even numbers will be on one side of the street and the odd numbers on the other side of the street. With this plan of numbering, any particular number can be located by simply counting the blocks, though there may be small side streets or "places" which are disregarded. Enter on this map the numbers that start the chief blocks on the main thoroughfares, after a list of these has been decided on and written in the notebook.

Next the surface car, subway, and elevated transportation lines should be decided on, and then drawn on the map with colored ink. Red may be used for the surface lines, green for the elevated, and blue for the subways if there are any, or any convenient combinations of colors may be selected.

Finally a central point should be decided on for imaginary trips and a list of trips chosen and written in the notebooks. Then see what would be the quickest and most convenient way to make each trip and be prepared to describe it. See that the proper car lines for each of these trips have been drawn on the map. Six to ten trips would be a good number.

In making each trip, note in your book just how each car to be taken would be marked, what number or lights or words should be observed. Plan actually to take as many of these trips as possible, and make notes on any peculiarities observed.

### TALK No. 13 by the Morale Officer on Errands

NOTE.—While boys do most outside errands in business, girls are sometimes called upon, and it would be well for the girls as well as boys to consider this lesson carefully, though it is especially addressed to boys.

Every working boy has to run some errands. The boy who runs his errands intelligently and willingly will soon qualify for something better. Some boys occupy errand-boy jobs only a few months. Others run errands for years. The difference is in the way the boys go about their work. The first do their trips with a will. They are proud to have an opportunity to show their energy and ambition. The second kind look down upon an errand-boy's job. They want inside work—office work. Such boys, when asked to go out on a trip, show by their looks and manner that they dislike to go. There is no willingness there, no desire to please, no intense anxiety to do their allotted work in a manner pleasing to the employer. Never do a job poorly just simply because you dislike to do it. Either do your task thoroughly or do not attempt it at all. The boy who doesn't do his allotted work well because he is tired of it will not make good at any kind of work.

Regardless of the kind of job you get, you will have to do some errand and messenger service. Make up your mind that you will be the best messenger boy the firm ever had. Make up your mind that you will go about your work with such enthusiasm and vim that the attention of your employer will be attracted and you will thus be in line for promotion. How long a boy has to be an errand boy depends upon how hard he tries.

Following are some suggestions and rules which you should seek to follow. They will prove helpful.

First, if you are not timed, indicate on a slate or board or pad, where it will be seen, the approximate time you will return.

Second, if you are given a certain length of time to make a trip, don't think that it is necessary for you to stay the full time. If you can do so without tiring yourself too severely, get back ahead of time.

Third, if you are given car fare, don't walk and put the money in your pocket. If you can walk without wasting time or using up too much energy, you should do so and return the money. Walking and pocketing car-fare money is dishonest. It is stealing.

Fourth, be sure that you know where you are going before you start. Also know exactly what you are expected to do. If everything is not clear to you, do not start out. It is always better to ask questions and make sure than to get away from the office and have to come back, or make a mistake. You should have in mind clearly—

- a. Street, number, room number.
- b. Name of person or firm to see.
- c. If an answer is expected.
- d. The quickest way to reach your destination.

Fifth, be pleasant and agreeable to the person visited. Try to impress him with your neat, cheery, businesslike way. Here is an opportunity to make friends for yourself and for your firm.

Sixth, when outside you have an opportunity to learn many things. Among these things are the names and locations of streets, names and locations of buildings, where numbers on streets are, important business houses. Keep your eyes open. Let your looking and seeing mean something to you. Have in mind as you go along exactly the things you wish to learn. A boy might go about all over the city looking at things with a kind of idle curiosity and not know any more when he finished than when he started. The things mentioned, and many others, can be learned without delaying your trip a particle.

Seventh, don't let fires, or soap-box orators, or baseball score boards, or other exciting things detain you. Don't be too curious or too easily turned aside. Remember that time is precious, that it belongs to your firm and not to you, and that a few delays might make you lose the confidence of your boss.

### Deliveries

What has been said about running errands applies fully to delivery work. In addition, however—



First, be sure that packages are securely wrapped before leaving the store or office.

Second, don't hold packages so that a competitor or others can read the names and destinations thereon.

Third, be careful with what you are carrying. Take care that it does not come unwrapped, and that you do not drop it.

Fourth, if you get a heavy package sometimes, do not be too quick to complain or say you can't deliver it. Of course, no firm of the right sort will give a boy more than he can carry. But sometimes heavy bundles are unavoidable, and you should make the delivery without complaint.

Fifth, if so instructed, always take a receipt. See that the material delivered answers, as well as you can make out, the description given in your receipt book.

Sixth, be sure that you deliver to the right party. When in serious doubt, take the package back with you, or telephone the office.

Seventh, of course if you have several deliveries to make, you will arrange your route so as not to lap back and forth unnecessarily.

## CHAPTER XIV

### Railroad Information

#### Freight

The two main purposes of a railroad are to carry passengers and freight. Handling freight is the more profitable.

Freight is divided into six classes. An example of first-class freight, which carries the highest rate, is perishables or breakable material, such as fruit or glassware. Groceries generally come within the second class, hardware in the third class, and sand, stone, coal, lumber and such material which require less careful handling are fourth, fifth, or sixth class.

Railroads refer to various materials as commodities. When commodities falling within the last three classes move in carload or trainload lots, special rates are established. These rates are known as "commodity" or carload rates.

Following is an illustration of how freight is handled:

Suppose you want to send a bicycle to your friend Frank in a nearby town. When you deliver the bicycle to the local freight agent he gives you a paper called a bill of lading, which is both a receipt and a guarantee that the bicycle will be delivered in good condition. The agent makes out what is known as a waybill, which is given to the conductor of the train on which the bicycle is shipped. In the meantime you send the bill of lading to Frank, thus notifying him that you have shipped the bicycle. When the train reaches Frank's town the bicycle is taken out of the car and the waybill given by the conductor to the freight agent, who sends Frank a freight notice advising him that the bicycle has arrived. Frank then presents his bill of lading to the agent and thereby

establishes his claim to the bicycle. Should Frank fail to call for the bicycle promptly, storage would be charged him.

When goods are lost or damaged the railroad, through its claim agent, will make a proper settlement with the consignee.

When receipting for goods, take care that the proper consignment is being receipted for. Should it be discovered upon opening the case in which the goods are packed that there is shortage or damage, the claim agent of the local station should be notified before the goods are disturbed.

### Passenger Service

All trains, freight and passenger, are numbered, but, in addition, some passenger trains have special names, such as "The Broadway" on the Pennsylvania from New York to Chicago, or the "20th Century Limited" on the New York Central between the same cities.

In purchasing a ticket the following points should be noted:

1. Time of departure of train.
2. Number of train, or special name, if any.
3. Whether Pullman transportation is desired.
4. Whether train is extra fare or not.

A Pullman ticket entitles the holder to a specified sleeping berth, upper or lower, or to a chair in a parlor car. Every Pullman ticket should show car number, berth number, and whether upper or lower (if a sleeper ticket).

Extra fares are charged on many trains running between large cities. As a rule a special form of ticket is used for passage on an extra fare train.

Under certain conditions and according to specified rules railroad companies will make a refund covering the unused portion of tickets.

### Baggage

All railroad tickets, unless otherwise specified, as in the case of many special excursion tickets, entitle the holder to 150 pounds



of baggage, to be transported in the baggage car. On baggage weighing over 150 pounds, a charge is made for the excess weight.

The usual method of transporting baggage to the depot is by means of a local transportation company, which at any time will call for and deliver baggage to the baggage agent. A numbered baggage check is issued in triplicate, one copy of which is attached to the trunk, another given to the holder of the ticket, and the third retained by the agent. Baggage cannot be checked until the ticket is purchased, as it is necessary at the time the baggage is checked to punch the ticket with a B. C. (baggage checked) punch.

At destination the check can be given to any baggage transfer agent (often the agent of some transfer company is on the train), who will call for the trunk and deliver it to the place designated. Care should always be taken that a bona fide, trustworthy transfer agent is entrusted with the check, since often trunks are stolen by those who falsely represent themselves to be transfer men.

### How to Read a Time-Table

Every one should know how to read a time-table. Following is a time-table showing trains running between Binghamton and Utica, N. Y., on the Lackawanna. Black-faced type always means P. M., while light type means A. M. The left-hand side of the table should always be read down and the right-hand side up.

The numbers at the top, 819, 861, 803, etc., represent the official train numbers. Note the special remarks concerning certain trains at the bottom.

Number 819, running daily except Sundays, leaves Binghamton at 5:55 P. M. and arrives at Utica at 9:05 P. M. As no time is given for the arrival at Sangerfield and Paris, this train does not stop at these stations at all. By the same token, No. 845, which is a mixed train (containing both passenger and freight cars), does not stop at Willard's. Under column headed "Miles" the distance between stations is given. Binghamton is 206.9 miles from New York and 5.1 from Chenango Bridge.

In traveling from Utica to Binghamton, you use the right-hand

READ DOWN

BINGHAMTON TO UTICA

READ UP

	819	861	803	Mixed -845 Train.	817	815	851	811	Miles	STATIONS.	850	804	806	816	858	812	814	
	PM	PM	AM	PM	PM	AM	AM	PM		Lv. New York West 23d St. Ar. Barclay St. Christopher St. Hoboken.	AM	PM	PM	PM	PM	AM	AM	
	15 55		*3 30	*2 40		*8 45		*9 16	0.0			14 55	*7 30			*8 00		
	16 05		a3 39	12 55		8 55		9 10				4 55	7 30			8 00		
	16 15		a3 47	3 08		9 06		9 10				4 55	7 25			8 00		
	16 17		a3 49			2 25		9 32	1.0			4 35	7 12			7 42		
	16 30		4 00	3 38						Lv. Binghamton. Ar.		10 40	*1 50			*1 05		
	16 40		a4 08	3 46						Chenango Bridge.		10 30	1 40			12 54		
	16 47		a4 13	3 54						Chenango Forks.		10 20	1 32			12 45		
	16 55		4 21	4 02						Willards.		10 16				12 42		
	17 04		a4 26	4 10						Greene.		10 00	1 16			12 28		
	17 14		4 40	4 20						Brisben.		9 49	1 05			12 17		
	17 23		4 49	4 38						Coventry.		9 34	12 49			12 11		
	17 31		4 57	4 49						Oxford.		9 27	12 42			12 04		
	17 44		5 05	5 10						Haynes.		9 19	12 33			11 57		
	17 52		a5 10	5 20						Norwich.		9 05	12 21			11 49		
	17 57		a5 15	5 29						Galena.		8 56	12 12			11 37		
	8 08		a5 20	5 38						Sherburne.		8 47	12 03			11 29		
	8 25		a5 26	5 45						Earlville.		8 42	11 58			11 14		
			a5 30	5 52						Poolville.		8 35	11 51			11 08		
			a5 42	6 00						Hubbardville.		8 28	11 44			11 02		
			5 50	6 16						North Brookfield.		8 19	11 36			10 55		
										Sangerfield.		8 16	11 33			10 53		
										Waterville.		8 00	11 27			10 44		
										Paris.		7 57	11 18			10 33		
										Ar. Richfield Junction. Lv.		7 57	11 14			10 25		
										Lv. Richfield Junction. Ar.		7 49	11 08			10 19		
										Clayville.		7 43	11 02			10 14		
										Sauquoit.		7 06	10 57			10 11		
										Chadwick.		7 37	10 51			10 05		
										Washington Mills.		6 57	10 47			10 02		
										New Hartford.		6 53	10 35			*9 59		
										Ar. UTICA.		6 40	*10 35			11 30		

\* Daily. † Daily except Sunday. ‡ Sunday only. a Stops to let off passengers holding tickets from Scranton or points east and from Elmira or points west. b Stops on signal to take on passengers for Willards or beyond. c Stops on notice to conductor to let off passengers from stations on the Richfield Springs Branch. e Will stop to let off passengers holding tickets from Utica. f Stops on signal or on notice to conductor. g Stops to let off passengers from Willards or beyond. k Stops to take on passengers for Scranton and points east, and Elmira and points west, providing Agents are notified before 6 p. m. L Stops only on notice to conductor to let off passengers t-Saturday only.

RAILROAD TIME-TABLE

side of the table. If you left Utica at 10:35 A. M. you would arrive in Binghamton at 1:50 P. M.

While this time-table is intended primarily to show the trains and running time on the Binghamton-Utica Division of the railroad, the upper part shows the time of arrival and departure of the same trains at Hoboken and New York. For instance, a party leaving Utica on No. 812 at 9:50 P. M. would arrive in Binghamton at 1:05 the next morning, in Hoboken at 7:42 A. M. and in New York (by ferry) at 9:00 A. M.

### Assignment on Railroads

You should procure a time-table for use in this assignment. First of all make a list of the principal railroads entering your city, the location of the passenger stations, the location of the freight stations, and the location of "city" ticket offices.

### Arranging Trips on Passenger Trains

The first exercise may be one on looking up train service. Prepare a series of exercises on trips that might be arranged from the time-table that has been secured. The first trip should be one that can be made in a few hours in a day coach without change of cars. The second trip should be one that will require a Pullman. The third trip should be one that requires changing cars and looking up the time in two different time-tables. The trip should be considered as being made from the home town to the place that is mentioned, the name of which will be found in the time-table supplied. These should be written in the notebook. Then each of the following questions should be answered as to each trip.

1. To make a comfortable day trip, when could you start and when would you arrive? How can you distinguish between forenoon trains and afternoon and evening trains—in what two ways?

2. To make a comfortable night trip with Pullman, when would you start and when would you arrive?

3. What would the fare be? (Answer obtained at any ticket office.)



4. What would the Pullman ticket cost for a lower berth? For an upper berth? What does a Pullman ticket look like? What is the difference in color between the ticket for an upper and a ticket for a lower? What would a parlor-car seat cost?

5. How can you tell from the time-table whether the train you select has a Pullman car? A parlor car? Whether it charges an extra fare?

6. On each of these trips, at what times could you conveniently return and when would you arrive?

7. Where do you find the numbers of the trains, and of what use are the numbers?

### How to Take Baggage

8. How many pounds of baggage does a railroad carry free in the baggage car? Is the hand baggage you have with you counted?

9. If you have a small steamer trunk (what is a "steamer" trunk?), how will you get it to the station? What special express company makes a business of calling for trunks and taking them to the station? What would the charge be from your home to the station indicated in the time-table? How would you find your trunk at the station so you could check it?

### Visit to a Freight Station

No advance arrangements need be made for a visit to a freight station. There may be different stations for outgoing and incoming freight, or these two may be handled in different parts of the same station.

Write the following questions in your notebook and get answers to them on the visit.

1. What is "outgoing freight"?

2. What is the difference between local way freight and carload freight?

3. What kinds of shipments go by freight? How are they taken to the station?

4. When a teamster takes a freight shipment to the station, what sort of receipt does he get when he leaves it? What is the "bill of lading"? How many copies are there of the bill of lading? (Look at several and see what they are and how receipt of the freight is stamped on them.)

5. What is "incoming freight"? How does a person who expects to receive a shipment by freight know when it has arrived? Does he always have to present the bill of lading in order to get it?

6. How are the charges for freight usually paid, when the shipment is made or when it is received? How are the charges reckoned? What would be the difference in charges between a shipment weighing 100 pounds and one weighing 25 pounds?

7. What is the difference between the carload rate and the local rate from your home town to any other city you may select to find out about at the freight office? To get this rate it will be necessary to decide what the goods shall be, so the class can be determined, as the rate differs for different classes or kinds of goods.

### Visit to an Express Office

Formerly there were different express companies, such as the American Express, the United States Express, the Wells-Fargo Express, the Adams Express, the Southern Express, etc. Now there is only one company, the American Railway Express company.

1. What sort of receipt is given when a package is shipped by express? Examine the "collect" book in which a given business house will have all its receipts entered when the express charges are to be paid at the other end, and also the "prepaid" book in which receipts are taken when the shipper is to pay the charges to a collector who will call a few days later at the office of the company.

2. How do express charges compare with freight charges? Does the express company collect the package by wagon and deliver by wagon? Does the railroad company collect and deliver freight in

this way? How does the speed of shipment compare? What is the advantage on small packages?

3. If a package is lost, how much does the express company have to pay? How are packages of special value handled? Does the express company ship bundles of money or checks for banks? How are such shipments protected?

4. Does the express company issue money orders similar to those issued by the post office? What is the difference?

5. Does the express company send packages to foreign countries? How are such shipments made?

### TALK No. 14 by the Morale Officer on Keeping the Office Clean

Every office should be kept clean. It matters not how old and musty the rooms may be, how worn and antiquated the furniture, or how busy the office force, the office must be kept neat and clean. The efficiency of the office manager and of his clerks can be judged by the appearance of the office. The office manager may have all sorts of rules and regulations, he may be instituting many fine systems, the clerks may be hard workers and experts in their respective lines, but unless neatness and cleanliness are the office habit, and unless every worker learns to love orderliness and spends a portion of his time each day in keeping things straight, something will go wrong, troubles of all kinds will arise, inefficiency will be the result.

Neatness attracts, untidiness detracts. A clean office brings customers, a dirty one drives them away. An attractive office inspires confidence, an unattractive one causes distrust. The relation between office appearance and quality of goods may not appear to be very close. But give a customer the choice and he will buy from the firm that practices cleanliness every time. The appearance of the office, of the store, of the clerks and salesmen and managers, makes impressions which cannot be erased. And often a bad impression cannot be discounted by cut prices—no



inducement can make the customer quite forget dirt and disorder.

Time spent in preserving order is time saved. Ten minutes spent in straightening out an office means a half hour more time for constructive work. Twenty steps spent in properly placing furniture or chairs or other office equipment means five hundred steps saved during the rest of the day. Keeping a tidy office or store does not take time, it saves time. Disorder breeds worry and trouble. When you put things in order you have removed the source of the worries.

A bad-appearing office causes laziness. No one likes to work in dirt and disorder. Sooner or later clerks in such an office acquire the "Oh-well-what's-the-use" expression.

A clean office is an incentive to work. It inspires best efforts. It is a perpetual appeal to every occupant to put life into his work. It does away with unnecessary steps and motions, it helps every movement to count.

There is no excuse for office untidiness, there is never a good reason for it. It is bad business. It is poor management. It prevents efficient work. It invites time-killing and inaccuracy. Disorder eats into the very life and core of office mechanism, it reaches out and hinders even the seemingly remote factors, it clogs the strongest wheels.

An office boy when asked to sweep the office replied, "I ain't no janitor." This boy promptly lost his job. He had the wrong idea. Keeping the office clean is everybody's job. The janitor merely starts the cleaning; the office manager, the cashier, the bookkeepers, the stenographers, and the office boys continue it throughout the day. Or rather, the janitor gives the office force a clean office to start with every morning; it is up to them to keep it that way. Every one must have a part, every one must help. If one clerk is slovenly and allows his part of the office to look disorderly, some one else must clean up for him or else the whole office will present a bad appearance. A good rule to follow is, clean as you go. This is the only way to keep things clean, and the only way to save unnecessary steps and work. Each one in the office should have his portion or "zone" to look after. There

should be a place for *everything*. The assistants in the office should not only have specific duties to perform in preserving office order, but they should consider it their duty to give a sort of general supervision to the appearance of things and at all times be quick to detect disorder and be ready to give it their immediate attention.

It would be impossible to enumerate the many examples of common office disorder and unsightliness, or to make suggestions to cover each case. Suffice it to say that the only hope of any office with regard to office cleanliness is to have workers who dislike dirt, who heartily detest being in the midst of disordered surroundings, who simply cannot work unless everything is spic and span.

If unsightly office conditions do not rub you the wrong way, if even the smallest disorders do not irritate you, there is something wrong, there is a part of your system which is built wrong, there is a trait that you need to cultivate. If it does not come natural with you to notice when things are out of place, strive hard to acquire an intense dislike for such conditions.

As a rule women care more for tidiness than men, largely because of their training in home work.

The best place for a man, therefore, to begin to cultivate a longing to keep things straight is at home. At home every one can have an opportunity to notice disorder and have a part in keeping things clean and neat. The young man who is in the habit of letting his mother and sisters clean up after him, who lets them do all the housework, who hasn't the inclination to bear his part of the burden of household duties, is not the kind of man who will be on the alert for disorder in the office. After all, the spirit of helpfulness and of coöperation must live in the hearts and minds of the whole office force if the office is kept neat and clean. "Everybody help" must be the motto. Until such a spirit is evidenced and such a motto is practiced, there will not be that cleanliness and orderliness which is absolutely essential for efficiency and progress.

## CHAPTER XV

### Stock and Supplies

Taking care of the stock or supplies is an important duty in every concern.

In the large retail and wholesale concerns, a number of men or boys, and sometimes girls, called stock clerks, do nothing but attend to stock. In general, the duty of stock clerk is to—

1. Keep a record of the supply of each article on hand.
2. Order new supplies when needed.
3. Put new stock upon shelves or in bins upon arrival.
4. Take new material out of stock for shipment or delivery to various departments.

### Keeping a Record of Stock

Keeping a correct record of stock on hand is one of the important phases of stock-room work. To be out of any article when it is needed means a loss of time to clerks and perhaps officials of the firm, and may seriously impede the work.

There are many systems in use for keeping records of goods on hand. The best of these is known as the “perpetual inventory” card system, which shows—

1. The date of purchase.
2. Quantity purchased and price.
3. The quantity distributed to departments, and the amount on hand.

The minimum amount to have on hand at any time of any particular article or form should be determined, and when this minimum is reached a new order should be placed immediately. This system acts as a perpetual inventory, as it always shows the



amount on hand, what the various departments are using, and how much they use in a certain period of time. This eliminates the possibility of ordering too large a quantity of a certain article. It gives the amount on hand at a glance, and does away with the old plan of taking an inventory at stated intervals.

It is very important for the stock clerk to notify the Purchasing Agent, or whoever purchases supplies, as soon as the minimum is reached. This enables the person in charge to get in touch with several dealers and thereby obtain the best market price prevailing for whatever is needed. It sometimes happens that when the stock clerk neglects to inform the purchasing agent of a shortage, a rush order may have to be placed with some concern without securing estimates, and in this way the firm not only loses the advantage of having estimates on the material, but will have to pay extra money for a rush job, for most likely night work or overtime is involved in supplying the material quickly.

### Ordering New Supplies

In large concerns, the purchasing agent does all the ordering or buying of supplies. In smaller concerns the manager or some clerk attends to this detail. In some instances where there is no purchasing agent, most of the goods are bought from some firm at a fixed price and at regular intervals so that the buying resolves itself down to a purely mechanical procedure. But in larger concerns where a purchasing agent is specially detailed to do the buying, the plan is to send out requests for estimates to at least four or five dealers on a specified quantity and quality of materials. This puts each bidder on the same basis and no bids are accepted except on the articles listed on the estimate blank. When the estimates are all in the hands of the purchasing agent on any particular item, the order is usually placed with the lowest bidder, if delivery can be effected within a certain period, and if it is felt that the lowest bidder will live up to the specifications. It is good policy when placing orders to bear these last two items in mind, as it would not be good business judgment to place an order

with a concern which will not be able to follow the specifications closely and make delivery on time. Moreover, care must be taken when delivery is made that the goods are up to specifications, as sometimes dealers put in a low bid and then endeavor to substitute an inferior article. It is also important before ordering new printed forms to ask the department using the forms if there are any changes to be made before printing the new lot. It may be in some cases that some one has seen a chance for improvement in the form, and this change should be incorporated in the new order. Forms should have some designation or number, as the ordering is thus simplified and the probability of mistakes lessened. This is usually printed on the form in some inconspicuous place in very small type.

### Putting New Stock Away

Every article, every piece of stock, should have a place. The article used the most or sold the most should be in the most convenient place; and, of course, articles rarely used can go in the least accessible places.

The first important duty of the stock clerk is to learn to distinguish the different classes of goods—the special marks on them, and the place in the stock-room where they go. A good plan for a clerk just going into a stock-room is to make a diagram (at his convenience) of the room, showing where each separate article with its peculiar mark, if any, is placed, and then at night study the plan until it is thoroughly memorized. One boy who went to work with a furrier tried this plan and greatly surprised the whole force when they saw that on the third morning he knew the stock thoroughly.

When new goods arrive they should be marked and placed immediately in their proper places, and not be allowed to accumulate.

It is important when putting new materials away to be sure that old stock is in front or on top so that the old stock will be given out first. The most important thing to remember is to put goods in the *right place*, as much time may be wasted looking for goods improperly stored away.

### Assignments to Visit Stock-rooms

It is very important to understand how stock is kept and a stock-room is managed, as you may go to work as a helper in a stock-room, and you should know what your duties are going to be.

Visit several stock-rooms and do so if possible when the stock-keeper can be present to show you how the stock is handled.

On these visits, answers to the following questions should be obtained. Write the questions in the notebook.

1. In what form is the stock received? Who unpacks it? Who distributes it in the stock-room?

2. How does the stock-keeper know where to put each different article as it is unpacked?

3. How does the stock-keeper know how much stock of a given article is on hand? Does he look in a bin, or on a record card?

4. How does the stock-keeper report when any item of stock is low? How does he know when any item ought to be reported? Does he have an order to report when only a certain amount is left on hand? Does he go systematically over his stock each day or each week to see how his stock stands?

5. Who orders fresh stock? Does the man who places the orders ever see the stock-room, except by chance? On what does he depend? What would happen if a mistake were made? How does the stock-keeper know when fresh stock is coming in, and about when it may be expected?

Different firms may have different stock systems. Observe some of the different methods of keeping stock which are to be found in different lines of business and make notes on these, as they will be interesting for comparison.

### TALK No. 15 by the Morale Officer on How to Keep Busy When There's Nothing to Do

There are short periods in almost every office when there is nothing to do. Almost every young worker finds times when every task is done and when there seems to be no way of occupying his time profitably. The problem, then, that every junior clerk



will have to confront sooner or later is this: "How can I keep busy when there's nothing to do?" And he will find it a hard question to answer. But answer it he must if he would progress, if he would make use of his time and opportunities.

There are some employees who welcome dull times, who are glad to be able to sit down and rest and take things easy. These words are not written for such employees. What they first need is a little "pep," a little ambition, a desire to be doers and not loafers. What they need is to have the lazy streak taken out of them; what they need is a few injections of ginger.

I am talking now to the men and women who really want to make use of every chance to get ahead, who take life seriously and realize that making good is a matter of their own individual concern. I am speaking now to those who want to keep busy, who welcome times when there is nothing to do, not in order that they might loaf but that they might occupy the spare time profitably picking up new things and learning to use their ingenuity.

To keep busy when there's nothing to do requires, first, therefore, willingness—extreme willingness. There must be no desire to kill time, no desire to rest during working hours, no inclination to take things easy.

And, in the second place, one must be interested in his work. He must try to get pleasure out of putting forth effort. He must be able to put his mind on what he is doing. He must be able to concentrate his mind and energies upon his work. Thinking about the party the night before or a frolic for the following night won't go. Planning for a big time on the next holiday, or imagining what a great ball game he will have next Saturday won't mix with business. His mind and heart must be upon his work.

Thirdly, he must realize that his time during working hours is not his own, but his employer's. He must consider it his duty as well as his privilege to keep busy if possible. He must feel that it is for him to give the very best possible return for his salary. He must place no limit upon his efforts, even if he thinks that he is not being properly paid.

He must try to save money for the firm. He must figure out

ways of doing things in cheaper ways. He must think of the money spent as his own money, the stationery used as his own stationery, the supplies on hand as his own supplies.

And then, most important of all, he must learn to plan ahead. This is the whole secret. In order properly to plan ahead, he must have clearly in mind the things about his business that he does not know, that he does not clearly understand. Some beginners work along for months without ever troubling themselves about the many strange things going on around them, without concerning themselves at all about the hundreds of facts and bits of information which they could easily learn and which would be most useful to them. They think, "Oh, all these things are too deep for me, what's the use trying to learn them; besides, there's too much of it, I'd never learn it in the world." Unless a young worker has a good eye and an inquiring mind he will not notice the many things going on around him which he can easily catch on to or make note of for future study. The bright, anxious employee will, in the course of the day's work, learn many valuable things which will enable him gradually to work himself up. He should not depend entirely upon "picking things up." The proper thing for every beginner to do is to keep a notebook and pencil handy and put things down to study about later. He should put down everything, big and little. The great danger is in passing up the big things, the things higher up, simply because they seem too far above him.

Of course, it is well to give especial attention to the near and more simple things. If you do not know what the next job above you is, find out and begin to learn that job; but do not confine your studies to this one job; learn as much as you can about the business generally. Don't be afraid to teach some one else your work, for then when you are ready to take the work ahead of you, you will have some one take your place.

Learn to keep on the alert. One may think, "Well, there's nothing to do now, I'll rest," while another on the same job, but wide-awake and alert, will see many things which should be attended to. Make a list of small duties which can receive your

attention when your regular work is over and refer to it when necessary. Nearly every job is different, but the following list will give an idea of what is meant:

Cleaning desks.

Cleaning and filling fountain pens.

Cleaning and changing desk pens.

Filling ink wells.

Changing blotters.

Sharpening pencils.

Tidying up the office.

Seeing that every one is supplied with proper stationery and forms.

Dusting.

Cleaning the typewriter.

And help others. Help the other workers, or the stenographer, or the bookkeeper, or any others who may need assistance. Study to make yourself useful. Some clerks and stenographers do not like to have beginners "fooling around," because too often in the past the beginners have not genuinely desired to be of service and only wished to pry into other people's business and hamper the older clerks in their work. Don't say, "May I help you?" But rather ask, "May I help you do that filing or billing?" And be sure that you know how to do it or your proffer may result in more harm than good.

Even after you have tried to conform to all the above suggestions you are often going to find time hanging heavily on your hands. At least that is the experience of many beginners who are anxious to learn, who are energetic and full of enthusiasm. It is not always easy to keep busy when there's nothing to do. It takes thought and ability to plan. It's not easy, but any junior clerk can do it if he tries hard enough and uses his head. The reward is worth every effort, however. The beginner who manages to keep profitably busy is sure to attract attention, is sure to have his employer taking long looks at him when vacancies higher up occur.

Learn to keep busy when there's nothing to do. You'll not only get a better job; you'll be able to fill it.



## CHAPTER XVI

### Business Organization

There are two general forms of business concerns, *unincorporated* and *incorporated*.

#### Unincorporated Concerns

When an individual engages in business his entire property is liable for any and all debts which he may incur in the course of the business. For instance, if he fails in the grocery business, not only his store and its contents, but the house in which he lives and any money that he has in the bank must be drawn upon to pay his creditors. If, in order to get more money to run the business, he associates himself with a partner, each of them is liable for all the firm's debts in exactly the same way as if he were trading individually.

There are several kinds of unincorporated concerns:

1. Individual trader, who conducts his business in person or through agents, without allowing any one else to share in the profits.
2. Partnerships, in which two or more persons join capital. Each person shares in the profits and is liable for the firm's debts.
3. Joint-stock companies, which are large partnerships and which issue shares of stock like an incorporated firm, each member being individually liable for the debts of the company.

#### Incorporated Concerns

The object of incorporating a business is to enable the stockholders to transfer their shares of stock to others without affect-

ing the business; also to prevent the loss of private property or holdings in case of failure or bankruptcy. In order to incorporate, three shareholders are necessary. .

It is only when a corporation is formed that there is a distinct line drawn between business possessions and private property; and for any default or failure of the corporation, the property or finances of the individuals constituting the corporation are not liable. Hence the affairs of a corporation must be governed by law, which requires that its business be open to the public as to many features, such as capital, etc. To incorporate, the persons so desiring must file with the Secretary of State an incorporation certificate setting forth, in part, the following:

1. Name of proposed corporation, as for example, the J. A. Arnold Co.
2. Purpose for which the corporation is formed, as for example, the manufacture of furniture.
3. The amount of capital stock (money to be paid in by the owners or stockholders for the operation of the business.)
4. Number of shares or divisions making up the capital stock. For instance, if the capital stock is \$100,000 and the number of shares 1000, each share would be worth \$100.

When an incorporated firm fails it files a petition of bankruptcy with the proper local court, giving a statement of assets and liabilities. The court then appoints a receiver, who takes charge of the business affairs of the concern and makes the best possible settlement with the creditors of the company. But he is not permitted to use any of the private funds or holdings of the individual stockholders in making such settlements.

### Declaring Dividends

Dividends are the results of a successful and profitable business. Once every three months, six months, or a year, if the firm has made money, a dividend may be declared. For example, if the capital stock is \$100,000 and the earnings for the year are \$10,000 a dividend of 10 per cent may be declared, this sum being dis-

tributed among the stockholders, in amount commensurate with the amount of stock owned by each. The holder of fifty shares at \$100 a share would receive 10 per cent of \$5,000, or \$500. At times all or a portion of the profits for a given period are added to the Surplus or Undivided Profits, no dividend being declared.

### Stocks and Bonds

Capital stock represents the amount of money which is put into business as capital, for which shares are issued. This means that if the amount of money to be put into the business is \$100,000 it has a capital stock of \$100,000, and 1,000 shares of \$100 each, say, are issued. Any one owning one or more shares of this stock is, therefore, a part-owner or stockholder of the business and participates in the dividends and other rights accruing to stockholders.

You all know what Liberty Bonds are and what they were issued for. Well, oftentimes business concerns need or can make good use of additional money, just as Uncle Sam needed money to wage war. Bonds are therefore issued and sold to investors desiring to put their money into something which brings a fixed return. Let us say, for example, a construction company desires to buy \$10,000 worth of new equipment. One way of securing this amount of money is to place on sale bonds, drawing interest at a specified rate, payable annually or semiannually, the principal or face of the bonds being payable in a certain number of years. The usual size of a bond is \$1,000, but sometimes they are issued in \$500 or \$100 denominations. Bonds insure a certain fixed income because they draw interest at a specified rate, while income from stock is dependent upon the earnings of the company. The owner of certain stock may go for years without receiving a dividend. But if default is made in the payment of bonds (either interest or principal), the owner has recourse on the security offered; that is to say, through legal or court action he can sell enough of the equipment which has been given as



security to pay off the amount of his investment, since bonds are really shares in a mortgage.

Bonds usually run many years before maturing, that is before the principal is due. As many purchasers have no desire to hold their bonds until maturity they endeavor to sell them. The buying and selling of bonds (as well as stocks) is greatly facilitated by the stock and bond markets organized in the various cities. By far the greater part of the stocks and bonds transactions are handled by the exchanges. The largest and most important stock exchange in this country is in New York. Sometimes over a million shares of stocks, besides many bonds, are bought or sold on the New York Stock Exchange in one day.

### Officers and Official Titles

In most large commercial organizations there are the following officers or officials:

President; who may or may not have direct control of the affairs of the business. Often the president, who is usually a heavy stockholder, has little contact with the daily affairs of the business, but as the head of the Executive or Managing Committee shapes the general policy or conduct of the concern.

Vice-President; whose relation may be somewhat similar to that of the President, but who exercises less power. He may be actively associated with the business as General Manager or in some similar capacity.

General Manager; who has general supervision of the affairs of the entire business in all of its departments. The managers of the various departments are responsible to him for the conduct of the work entrusted to them.

Sales Manager; who has charge of the selling end of the business. He directs the activities of the salesmen.

Advertising Manager; who has charge of all advertising. Naturally the advertising man coöperates with the manager of the Sales Department in the general work of promoting sales.

Purchasing Agent; who makes all purchases of stock. He must

know the amount of goods on hand at all times, and make new orders when necessary.

Credit Manager; who passes upon the financial standing of the purchasers. Among the means of ascertaining whether or not a buyer's credit is good are—

1. Personal investigations, interviews, and correspondence.
2. Local banks.
3. Local attorneys.
4. Comments by salesmen.

5. Commercial agencies. The two large agencies of this kind are Dun's and Bradstreet's. These agencies through organizations covering the whole of the United States (and in fact some foreign countries) are enabled to furnish quick and accurate reports on the financial standing of business firms. They have a system of rating which indicates in a concise manner the worth or financial responsibility of each party listed.

Office Manager; who has charge of the main business office with its clerks, bookkeepers, cashiers, etc. He is responsible for keeping the records straight and up-to-date.

Shipping Manager; who has charge of the packing, marking, and shipping of goods, and sometimes the receiving of goods.

Manager of Collections; who has charge of collecting money due, in coöperation with the Credit Manager, who often has charge of both functions.

Cashier; who takes care of the daily receipts and disbursements.

In addition there are bookkeepers, ledger clerks, stenographers, billing clerks, stock clerks, etc.

Upon the size of the concern, of course, depends the number of officers, department heads, and clerks. In the small firms one may perform, the duties and functions of several officials mentioned above. For example, one man may be office manager, credit manager, and collection manager. Moreover, the work and duties of the various department heads and of the clerks in those departments are so interlaced and so interdependent it is necessary that there be close coöperation and exchange of ideas at all times.

### Miscellaneous Business Terms

**Discount:** Goods sold at a discount are goods sold at a figure below the usual or marked price. *Cash discount* is a reduction allowed at the time of payment, usually for cash in five or ten days from delivery. *Trade discount* is a reduction agreed upon at the time of sale, and has reference to the manner or time of payment. Dealers in the trade usually get a trade discount on all purchases, but individual purchasers do not.

**Depreciation:** Depreciation is the shrinkage in the value of assets due to wear, tear, lapse of time, etc.

### Assignment on Business Organization

First, make a list of the largest business concerns in the city in which you live, or at least of eight of the largest. Which are incorporated? Which are individual men doing business without any associates in their own names? Which are partnerships of two or more business men together but not incorporated?

Then make a list of some smaller business concerns which you know personally. This should include six individual men (or women) doing business alone, six concerns in which two or more persons are partners, and six small corporations.

Visit some of the larger corporations. Write in your notebook the following questions and get answers to them from observation or questioning:

1. Who is the President of the concern, where does he have his office, and what does he chiefly devote his time to?
2. Who is the General Manager? Is he also Vice-President? What sort of office does the General Manager have? What are his duties?
3. Who is the Sales Manager? What sort of office does he have? What are his duties?
4. Is there an Advertising Manager? What sort of office does he have? What are his duties?



5. Who is the Purchasing Agent? What sort of office does he have? What are his duties?

6. Who is the Credit Manager? Where is his office? What are his duties?

7. Is there a special Office Manager? Where does he have his desk? What are his duties?

8. Is there a Shipping Manager, or Shipping Clerk? Where does he have his office? What are his duties?

9. Is the Cashier a man or a woman? Where is his office? What are his duties?

Observe that in making a visit to a business house it is not necessary to speak to any of these officers, but only to be shown their offices and told by a clerk what their duties are.

10. Inquire if the concern visited gives a trade discount. How much is the ordinary trade discount given? Are special trade discounts quoted? Is a cash discount allowed for payment within ten days of invoice? How much is it? If the time runs one or two days over the ten days allowed, is the cash discount still allowed?

11. Do the goods carried by the concern depreciate in value if not sold promptly? Do the office furniture, fixtures, and buildings depreciate?

### **TALK No. 16 by the Morale Officer on Meeting People**

Almost every young office employee must at times meet customers and visitors and care for their needs. Upon the way in which you welcome and look after these callers depends somewhat their opinion of your firm. An impatient, discourteous employee can greatly prejudice the minds of visitors and clients, while a pleasant, agreeable, courteous one can make many friends for the firm.

While each business house has its own peculiar method of caring for callers, there are a few general rules that will apply

anywhere, a strict adherence to which is necessary if the firm is to keep its customers and make new friends.

When a caller comes in, approach with a polite manner and ask, "May I do something for you, please?" or words to that effect. Then invite the person to be seated while you take in his card, or call the manager, as the case may be. Try not to keep visitors waiting. When you cannot attend to them at once, acknowledge their presence with a glance or nod or smile, or ask them to take a seat until you can talk to them. Do not become so interested in a conversation, or so absorbed in what you are doing that you fail to notice parties coming in. Business callers do not like to have to stand around unnoticed or uncared for.

One of the duties of a "front-boy" or girl (men or women of years are usually employed in important institutions to receive visitors) is to direct callers to the proper person or department. In order to do this intelligently and correctly, you must be acquainted with the scope of work of each department and in many cases the duties of the various employees. If your place is a small one you should, of course, know the name of every one working there. If a large one, you should know the names of the officers and the heads of the departments. This knowledge will enable you to answer questions intelligently and direct people properly.

An intelligent employee occupying a position of this kind can save the officials of the firm a great deal of time and worry. He should act as a kind of clearing house, directing the visitors properly and turning away those who are seeking selfish ends or wish to kill time, or who cannot be better served by those inside. Great care, considerable tact, and rare good judgment are needed. Care must be taken that offense is given no one. When a caller becomes insistent or irritable, get some older person to take care of him.

Do not have one manner for the well dressed and another for the shabby. Do not try to judge people by the clothes they have on. You will probably form an opinion, but don't let that opinion show in your manner. Treat all with courtesy and respect.

If the visitor has no card, write his name on a paper to present

to the desired person. If you happen to announce the caller's name, call it distinctly. Say, "Mr. Smith is calling; shall I show him in?" Don't go in and mumble something that cannot be understood.

Do not try to get rid of callers without satisfying them fully. Don't get impatient at their questions, though some of them may seem simple and uncalled for. Don't talk or act as though you were conferring a favor on them. Let your whole attitude be that of willingness and desire to serve.

Remember that you are officially representing the firm when you meet people at the door or railing. Treat every caller as though he were a valuable customer.

Learn the names of the regular customers or visitors, welcome them with a smile, call their names, usher them in with a pleasant manner, and in proper cases take their hats and coats. But do not be too familiar or "fresh," and do not hang around after conducting a visitor to the desired person.

If you meet people properly, you can not only make friends for the firm, but you will have the favorable attention of outsiders whose good-will might be valuable to you. Remember: Be alert, courteous, patient, and anxious to serve at all times.



## CHAPTER XVII

### Real Estate \*

It should be the ambition of every person some day to own real estate. This will be possible if each will learn to save money. There is no satisfaction greater than that which comes from owning a portion, though small, of the earth's surface. Land cannot be destroyed. It must stay where it is. A house may burn, but the land must remain. Moreover, if the property is well situated it will probably enhance in value as time passes, though if not well situated it may depreciate.

The student should endeavor, therefore, to get a clear understanding of the principal facts set forth in this lesson. Some of the material will prove valuable in the future as reference.

### What Real Estate Is—Authority for Title

Real estate is land, together with the dwelling or buildings on it, whether it is a large area like the ranches in the West or a small city lot. Most of the land in the world is owned by individuals or groups of individuals. Some large tracts of land are owned by various governments, as for example government or "public" lands in the western part of the country. In large unsettled regions like Africa, very large areas are still owned by

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\* Some students may find this a difficult and heavy chapter. It is suggested that you should read the chapter over with a friend in business, asking questions to draw out any experience or observation and getting such illustrations and explanations as may seem necessary.

The idea of property as developed in this chapter is the foundation of all modern business, and it is highly desirable that even the youngest persons in business should get very early a clear idea of what property means and how it is regarded by business men.

the various governments—England, France, Holland, etc. In time this land will be settled by persons who eventually, by paying relatively small sums and by conforming to certain rules with reference to its improvement and cultivation, will own the property. In other words, the government will, in view of certain considerations, allow the ownership to pass to these persons. The technical term for this change of ownership is “give title to.”

Originally all property or land was owned by some government and in some such way as that described above came into the possession of individuals. When real estate is sold or when title or ownership passes to another, a record must be made of the transaction on the government records. More will be said of this matter of recording later. The point that it is desired to make clear here is this: authority for title in or ownership of real estate originates in the government. In all disputes relative to ownership of real estate the government decides the issue. The record of all changes of ownership is gone over, whenever a purchase is made, back even to the original sale by the government to some individual, in what is called an “abstract of title,” prepared by an abstract company.

### **Distinction From Personal Property**

Personal property differs from “real” property or “real estate” in that it is something that is movable—something that can be easily moved from place to place. Examples of personal property are—cattle, horses, wagons, automobiles, household goods, furniture, stocks and bonds.

### **Methods of Acquiring**

Real estate may be acquired by—

a. Purchase. The sum of money given for a piece of property is called the “consideration.”

b. Exchange. In this case the consideration may be other real estate or it may be personal property of some kind.

c. Gift. If one person gives real estate to another it is customary to specify a consideration of \$1.00 or some such small sum.

d. Bequest. The owner of real estate usually has a lawyer draw up a Will which states that upon the owner's death the real estate shall go to a certain person or persons, usually the nearest relatives. Title is given by the court where the will is probated.

### Records

When an individual sells real estate to another he gives the purchaser a paper known as a deed, which among other things describes the property and states that for a specified consideration the owner named in the deed relinquishes or gives up all claim to the property and passes the ownership to the purchaser, whose name likewise is mentioned.

This deed is duly recorded in the county record office by the county clerk. A small recording charge is made and the county seal is stamped upon the deed. It is very important that this record of sale be made. At some future time another party may lay claim to the property, and if a record of the sale has not been properly made on the government records the owner may have great difficulty in proving that he owns the property.

In addition to the deed the purchaser receives from the owner what is known as an abstract, or abstract of title. The abstract is a record which is taken from the county records and sometimes shows every change of ownership that the piece of property has gone through. If the property is in a part of the country which has been settled a long time, the abstract may show only the sales that have taken place during the preceding twenty or thirty years. The first page or section shows how the land originally passed from the ownership of the government to that of some individual. Mention has already been made of how this usually happens. Then the abstract describes the transaction whereby this first individual owner passed the title or ownership on to some one else, whether by sale, gift, exchange, or bequest; and so on. It is



very important that there be no break in the dates. That is, the ownership must be accounted for at all times. If there is a period of months or years for which the abstract does not show ownership, there is what is known as a "break" in the abstract and the title is not clear or good. In such a case it may be found that in some past sale the deed was not recorded. So the importance of making a record of each transaction is again seen.

In each town there are usually abstract companies whose business it is to draw up abstracts. They have access to the county clerk's records, and for a comparatively small charge draw up abstracts of title to property. They also bring abstracts up to date. That is to say, if "A" sells a lot to "B" he sends the abstract in his possession, together with the deed, to an abstract company, which has the deed recorded at the county clerk's office and then places a final page in the abstract showing that the property is legally owned by "B." If an abstract is not kept up to date it is necessary for the abstract company when requested to do so to go back to the old records and make a page for the abstract describing each transaction not shown therein.

There are two courses that the purchaser of real estate can pursue in an endeavor to make sure that his abstract is a good one and that the question of his rightful ownership may never be raised.

First, he may have his lawyer examine the abstract. The lawyer may find that certain points with reference to previous transfers of the property are not clear. He then goes to the court house and endeavors to clear them up. If satisfied, he approves the title for his client, the purchaser. If not, he describes what is wrong and the purchaser either refuses to take the property or demands that the seller straighten out the difficulties. The practice of having titles thus examined by individual lawyers is falling more and more into disuse on account of the greater security offered by the method described in the next paragraph.

Second, he may take the abstract to what is generally known as a Title Company or a Title Guaranty Company. This company has its own lawyers or title experts examine the abstract,

and if satisfied issues to the purchaser, for a certain charge, what is known as a Title Guaranty Policy. This title policy guarantees to the purchaser that the title is a good one and that if his ownership is ever questioned the Title Guaranty Company will at its own expense contest the matter in the courts. Should the company lose the case in the courts, and it is proved that the property belongs to some one else, the company must reimburse the holder of the title policy for the money expended on the property, or the face of the policy.

### Taxes

One of the chief sources of revenue for the state and local governments is the taxes levied on real estate. Taxes are based upon the value of property. This value is usually determined or assessed by a county official, and the tax is expressed in terms of so many cents on one hundred dollars of valuation.

The kinds of taxes, among others, are—

1. City.
2. County.
3. State.
4. School district.
5. Paving or local benefits.

To date, there is no Federal Government tax on real estate; that is to say, the national government derives no income from a tax on real estate of any kind in the United States.

The city tax goes to pay city officials and city government expenses. Likewise, the county and state taxes help maintain the county and state governments. The school district tax is usually assessed in small towns and communities which have no city government, where funds are needed with which to run the schools. Special taxes for paving and other benefits, such as sewer extensions, are assessed in many towns and cities. In most cases a special vote is taken to ascertain whether or not a majority of the real estate owners desire the tax assessment.

### Rents and Leases

Owners of real estate often rent or lease their property—the land, together with the dwellings, store, or office building on it—to others. The owner is then known as the “landlord,” while the occupant is the “tenant.” Dwelling houses are usually rented—that is, the landlord receives a payment for occupancy from the tenant. Renting and leasing agreements for a period of less than a year are often oral or verbal, while those for a year or longer are usually written. Leases ordinarily run for a year or more. Most stores, office buildings, etc., are leased. The rent obtained for a house should, of course, not only be sufficient to pay for all taxes, insurance, up-keep, etc., but should in addition yield the landlord a fair profit or return for his investment. City property is usually rented or leased by the month or year. Farms are rented by the year or season, the landlord’s customary return or profit being a third or a fourth of each crop—cotton, corn, etc. Ranches are rented or leased at so much an acre.

In renting or losing agreements it is usually specified that the owner shall pay for all necessary repairs. If a renter or tenant fails to live up to his agreement to pay the landlord at regular intervals for the privilege of using or occupying property, he can be forced by law to vacate. At the expiration of a lease the landlord is entitled to occupy the property. If for any reason the tenant does not vacate, the landlord can through proper legal proceedings put him out, or “evict” him.

### Insurance

There are several kinds of insurance as applied to dwellings or other buildings. Among them are—

- a. Fire.
- b. Liability. This applies particularly to business property.
- c. Storm or tornado.
- d. Hail, etc.



The amount of insurance on a house should never exceed the value of the house. That is to say, if a house is worth \$10,000 it cannot or should not be insured for more than \$10,000. It is customary for insurance agents when writing insurance covering costly buildings to scatter the risk by writing out policies in several different companies. Should such a building be destroyed by fire, the loss to one company is then not so heavy.

Policies are most often written for a period of one year, three years, or five years. They must be renewed before expiration if the owner desires to have protection. It is customary for insurance companies to notify the owner a few days before expiration in order that he may renew the policy before it expires.

The amount of the premium on each one thousand dollars' worth of insurance depends, first, upon what is known as the key rate for each particular city or locality, and second, upon the construction of the building and the extent of the special arrangements for protection against fire. For example, a building of fireproof construction costs less to insure than a frame building. The amount of the key rate is based upon the general fire protection furnished by the city or locality—ample water, with adequate fire plugs, properly placed, and efficient up-to-date fire-fighting apparatus, all make for a low key rate.

When an insured building partially burns, the insurance company sends an adjuster to ascertain the extent of the loss, or in case of total loss, to verify the fact; and settlement is made accordingly with the owner.

Another important function performed by insurance on property will be described under "liens."

### Liens

As to origin, the two most important kinds of liens are vendor's lien and mechanic's lien.

If "A" sells "B" a house and lot for \$5,000 and "B" pays only \$2,500 down, "A," who is the seller or vendor, retains a vendor's

lien, which is a paper stating that "B" still owes "A" \$2,500 and that if he does not pay "A" the \$2,500 in a specified time the property will revert to "A."

The time specified is usually from one to five years, and the note, or promise to pay, which "B" gives "A" draws interest at a certain per cent, usually from four per cent to eight per cent, payable annually or semiannually.

A mechanic's lien is a lien held by a contractor or builder covering the amount of money due the contractor by the owner. If "C" builds a house for "A" he retains for a certain time the right to get a mechanic's lien on the house until "A" pays him in full for constructing the house.

As a priority, there are "first liens," "second liens," "third liens," etc. To illustrate:

If "A" sells a house and lot to "B" for \$5,000 and "B" pays \$2,000 down, "A" retains a "first lien" on the property of \$3,000. Suppose "B" after paying "A" an additional \$2,000 sells the property to "C" for \$5,000, "C" paying \$1,000 down. There will then be a "first" and a "second" lien on the property. "A" will hold a first lien of \$1,000, the amount still due him, while "B" will hold a second lien of \$3,000, the amount he has invested. "C" will have a thousand-dollar interest, or "equity," in the property, as this is the amount he has paid to "B."

"A's" First Lien.....	\$1,000
"B's" Second Lien.....	3,000
"C's" Interest, or "Equity" .....	1,000
	<hr/>
Total.....	\$5,000

Should "C" sell to "D" a third lien may be created, which is held by "C."

Should "D" fail to make his payments, necessitating the selling of the property at public auction by the proper public officials, "A," the holder of the first lien, would first receive the \$1,000 due

him. Then "B," the holder of the second lien, would receive second consideration, and so on.

**A Mortgage:** If "A," the owner of property worth \$10,000, borrows \$3,000 from "B" for the purpose, say, of improving the property, he deeds the property to "B" as security for the loan. This deed is called a mortgage or trust deed. When the \$3,000 loan is paid, ownership of the property automatically reverts to "A" according to a clause contained in the mortgage. A mortgage is a form of lien. Mortgages and other liens bear interest and may be bought and sold.

A first lien or mortgage is not usually considered a good investment if it represents more than fifty per cent of the value of the property involved.

The time which a lien or a mortgage is to run, usually from one to five years, may be extended upon consent of the owner or holder.

A house on which there is a lien or mortgage should be insured against fire, the amount of the insurance being at least as large as the first lien or mortgage. The insurance is made payable to the owner of the lien until such time as the lien is paid, or, as it is technically expressed, until such time as all encumbrances are removed.

### Assignment on Real Estate

Perhaps your parents own their own home, or own pieces of business property. In such cases there will be deeds and abstracts of title, but as these are very valuable documents they will be stored in safety deposit vaults or some such place and can be seen only through making special arrangements.

First, inquire whether your parents own any real estate, where the real estate is, and where the deeds and abstracts are, and under what conditions it would be possible to see these.

Examine if you can some deeds or abstracts. A deed to a small home lot would be best, for then you can compare the description of the property in the deed with the actual ground and see how the property is identified. There is usually a plat of the neighbor-



hood in the abstract on which the lot number or the like may be found, and the corners of the property usually have been marked by surveyors by iron stakes, and these may be found and examined. The front of the lot may then be measured, to see if the measurement corresponds to the description in the deed or in the abstract. No attention need be paid to all the other legal complications in a deed or abstract.

### Visit to a Real Estate Dealer

Make an appointment to visit a real estate dealer. Some one familiar with the business should be prepared to answer questions, which have first been written in your notebook as follows:

1. What small home have you for sale? What is the price? Must all the money be paid in cash? Is there a mortgage on the place now? Is there an abstract of title?

2. If this house were purchased and rented, what rent would it bring? What are the taxes on it each year? What would be the cost of making repairs on it? What would be the commission of the real estate agent?

3. If this property were bought and rented, the total rent for a year would be the total income, from which the expenses would have to be paid, such as taxes, repairs, commission, etc. If there is a mortgage, interest on the mortgage would have to be paid. After these expenses have been deducted from the total rent, it will be possible to see what profit is earned by the "equity," or the money that actually has to be paid in addition to the mortgage. The danger of having the house vacant because it cannot be rented at some time, and of having it depreciate in value in the course of a number of years, should also be taken into consideration.

4. The real estate dealer should have a lease form for renting. How does it look? What are the first words? What would happen if the rent were not paid promptly?

5. The real estate agent is usually agent for some insurance companies and obtains insurance on request. For how much ought the house you live in to be insured? or the house you ask the

real estate dealer about buying? Who pays the insurance on a rented house? When a house is rented, how about the insurance on the personal property, such as clothes, furniture, etc., which the tenant has in the house?

6. When a house is rented, who pays the water tax? For gas? For electric light? How are these things arranged?

7. If you should accidentally break a window in a rented house or apartment, who would have to pay the cost of putting in new glass?

Pay a visit to the office of an abstract company and see how abstracts are made and look at a number. Also if possible visit the recorder or register of deeds at the county building and look at some of the big books in which various plats, deeds, and mortgages are recorded. It would be interesting to go to the offices of a real estate mortgage company and find out how money may be borrowed on a mortgage on a certain piece of property, say the home in which one lives. Savings banks also usually have a real estate mortgage department.

### **TALK No. 17 by the Morale Officer on Starting Your Career**

Whether you are occupying your first position or not, you are in a sense *starting your career*. Perhaps you have to a great extent left behind you school and its life, and are now preparing to enter the great school of business. If you were earnest and diligent in school, you will no doubt continue to be so in your work. If you were not successful in your school life, there will have to be a decided change in your make-up if you make good in business. Many young people get tired of school, become lazy and indifferent, and decide to quit and go to work. They imagine that working will be different, that in a job they will not have to apply themselves so diligently, in short, that making good in business will be easy. Many boys, in particular, go to the employment agencies for jobs—on the run from school. They failed in school; they couldn't

apply themselves; they could not stand the test. But they think that when they get a position all their troubles will be over; they think they will work hard and win a place for themselves in the business world. But, sad to say, few such boys make good in business. The reason is this: The same qualities of perseverance and pluck are necessary to make good in a job as in school.

If, therefore, your record at school was not of the best, make up your mind right now that a change must take place in your nature if you expect to make good in the world. You must know right now that hard work, persistent effort, and willingness to sacrifice time and pleasure are the qualities which alone will win.

There is nothing you cannot accomplish in business if you but try hard enough. The world is before you. The opportunity is yours. Are you going to make use of it?

Are you going to succeed? Or will you fail? You alone can answer, and you can answer it either way you choose.

If you are that kind of person that would rather have a good time than leave a good day's record behind, you will fail.

After all, the young people who really have the best times are those who are making good, who are getting somewhere, who feel at the close of each day that they have made progress, that they are nearer the goal they have set for themselves. No one is happier than the one who is succeeding, and none is so miserable as the person who is careless and indifferent, and shuffles along in a lazy sort of way, trusting to luck that things will "break right." If you want to live a happy, successful life, keep busy. If you want to have a successful business career, start now on the right track; mean business.

Are you going to be a success or failure? Which will it be? Answer the question right now to yourself. If your answer is "A Success" it means that you are going to buckle down to business immediately and *do your best*. It means that in any position you will *make good* and *earn advancement*. It means that you are going to show that you have backbone and stickability.



**TALK No. 18 by the Morale Officer  
To Girls \***

If you find it necessary or advisable to enter the business world there are several facts which you should bear in mind. The purpose of this lesson is to call attention to these and to make some practical suggestions which should prove helpful.

During the past few years the opportunities for girls in business have increased tremendously. Moreover, the attitude of business men toward women workers has undergone a vast change. Formerly the business activities for girls and women were restricted to a very narrow field. It was thought that they could do only a few simple things, and that they had no business trying any others. Now, they are not only accepted but are welcomed in almost every line of business endeavor. Then, too, for a long time a woman could only hope to progress so far and no further. But as each day passes we find more and more women and girls occupying positions of responsibility.

Do not think, however, that all is as yet plain sailing. You will still find a good many business men who will not recognize the capabilities and possibilities of women workers. And you will find some who purposely or unthinkingly limit the progress and opportunities of their women employees; who think that girls can do only certain work and that they must not be permitted to try the bigger and better positions.

It might be well to tell you just why some business firms take this attitude. Perhaps the principal reason is prejudice—unwillingness to recognize that their girl and women employees are capable of growth, are capable of occupying the higher places. But there are other reasons for this attitude, which have to do

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\* This chapter is intended to help young women succeed in business, and also for the study of boys and young men, because they will be called on to work with girls, or to employ them, or to manage them in an office—or be managed by them. They should therefore understand the strong and weak points of women in business.

with certain failings and shortcomings of some of the girl and women workers themselves.

In the first place the mental attitude of the girl who starts out in the business world is not always the correct one. She should, of course, expect her employer to be courteous and regard her as a lady, but at the same time she should not expect too many special courtesies and concessions just because she is a girl. She should not take the attitude "I am a girl and therefore I can't be expected to measure up to the requirements laid down for the men and boys. I should have special treatment and special consideration." If a girl has this idea when she goes to work she will not only fail, but she will incur the displeasure of both her employer and her fellow-employees. They will see very clearly that she is not willing to "play the business game" in the regular way.

In the second place, many girls go to work with the thought in their minds that they will work only for a few years, and for this reason it is not at all necessary for them to put their whole thought and energy into their work or endeavor to learn and get ahead. They are content to take things a little easy and make no effort to qualify for better positions. Business men quickly sense this attitude, and often they get the idea that all girls are like that and hence offer no particular inducements to any of their women employees to earn advancement.

Regardless of whether you are going to work for one month or five years or ten years, go about your work as though you are in business to stay—as though you hope eventually to know all there is to know about the business and occupy an important place. Don't get the idea that because you may get married in two or three years there is no necessity for putting your best thought and effort into your work, or for trying to win promotion. Don't be content to handle a routine job. One reason why so many positions of this kind are occupied by women is that they do not care to put forth the mental effort necessary to learn other things and qualify for more important work.

Right along in this connection many girls shirk or do not seek responsibility. They like to have certain specific routine tasks to

perform, and dislike to be given work that calls for initiative and the exercise of extra mental effort. Many business men have observed this tendency in their women employees and as a result they cease trying to put additional responsibilities upon their shoulders. Here, too, many employers get the erroneous idea that all girls and women shun responsibility and they automatically close the doors of opportunity to the ambitious ones. It, therefore, takes extra effort on the part of girls who are wide-awake and active, and anxious to make progress, to convince their employers that they desire to do more than make good in one job, that they want responsibility and opportunities to show initiative.

A girl can be aggressive and ambitious without appearing "mannish." She can be eager to learn and make progress without losing any of her maidenly dignity. She can develop initiative and the ability to do executive work without lowering herself one iota in the esteem of her employer and fellow workers. Rather, these attributes will elevate her in the esteem of all who know her. These qualities will only serve to increase their respect and admiration for her.

There are three terms that describe a good many girls in business. They are: "temperamental," "sentimental," and "touchy." The first refers to a failing of some girls who are too quickly discouraged, who allow themselves to become upset and nervous over small things. They seem to lack the ability to forget or disregard little, unimportant happenings. They seem to lack smoothness and tranquillity in the pursuance of their daily tasks.

As to the term "sentimental," there is a lot of sentiment in business and there should be. But many girls have too much of it, or, rather, it is too much on the surface. Most business dealings and relationships require coolness and poise, require clear thinking and unbiased judgment. Business men and their employees must see straight and think straight. Their business relationships are usually pleasant, but they must be to the point. Conducting a successful business against keen competition is a matter of matching wits with clever minds. Time is an important element and the



business that evolves short cuts and superior methods will forge ahead. Please bear in mind no intimation is given that because sentiment is in the background there need be anything unscrupulous or crooked in the conduct of the business. Successful business men as a rule are creatures of sentiment, but the sentiment in them lies deep, and during business hours they seldom have occasion to bring it to the surface in an ostentatious way. It will be found that the men who contribute most to charity and worthy enterprises, and who subscribe heavily to the government loans, are men who are businesslike, but not cold or unpleasant, in the conduct of their business. And on the other hand, many people who "gush over" with sentiment all the time, who carry their "hearts on their sleeves," are unsuccessful in their business efforts and are thus unable to back up their sentimental impulses in a substantial way.

Now, about being "touchy." Don't be too quick to take offense at little things. Don't "carry a chip on your shoulder" and be too quick to sense discourtesies or imagine that you are being discriminated against. In spite of the best efforts of all, unpleasant things come up in the course of one's work. Don't be too sensitive about these disagreeable things and don't be too quick to take offense if your attention has been called to a mistake. Think how you can avoid a similar error and then dismiss it from your mind. Don't dwell upon it and imagine that your whole future is blasted. As the boys would say, "Be a good sport."

Another important thing. Get acquainted with all of the girls with whom you are thrown in contact and keep on good terms with them. Don't pick out one or two girls to chum with and neglect to cultivate the friendship of the others. Don't get into a certain clique or set, for before long your little group will be "the only one" and differences and petty animosities will soon arise. There will be whisperings and knowing looks and glances, and trouble of one kind or another will follow. All of which will serve to lessen your efficiency and hurt your progress.

Most employers are inclined to be rather lenient with their women employees in the matter of hours of work. They often

favor them with reference to getting to work in the morning and leaving at night. As a result many girls come to consider that they have special rights in this matter. Don't make this mistake. Don't be too ready to take advantage of this leniency. Don't get in the habit of "quitting on the dot," giving little or no consideration to the state of the work. Always signify your willingness to work overtime if necessary and don't feel that you just *must* get off at a certain hour. Very often some one has to stay, so why shouldn't you?

Take an interest in your work and in the success of your firm. Remember that a part of the responsibility is yours, and that it is just as much your duty to contribute to the general effort toward efficiency and success as any one's. In every concern there are some who supply the momentum, the power which moves the business machine along, and there are some who serve merely as wheels which the others must keep going. Resolve to be more than a wheel or a cog. Make up your mind to furnish some of the power. Don't be content to work merely according to directions, to be pushed along. Do some of the pushing yourself.

And should you win an important position, as an executive, say, in charge of a department, be careful to exercise your authority in a tactful manner. It is a rather common complaint of employers that women when placed in charge of others are inclined to be austere, unnatural, and "bossified." Attempting to be businesslike, they greatly overdo it and incur the displeasure and resentment of those under them. Very often they do not seem to know how to develop teamwork, a very important factor in the success of any department or of any business. Regardless of the importance of the position to which you attain, endeavor to be natural and unaffected at all times.

Your success in business will be very largely up to you. Here and there are firms where women are not placed on an equal footing with men as far as opportunities for advancement are concerned, but for the most part your progress will be governed entirely by your ability, your willingness to put your best into your work, your

constant endeavor to learn all you can, and your display of the greatest of all business qualities—INITIATIVE.

**TALK No. 19 by the Morale Officer on  
Small Duties of the Office Assistant**

**1. Blotting:** Be careful to raise the blotter straight up off the paper, else the writing will be blurred. Blotters are cheap—do not use one too long, especially if much continuous blotting is done, as it will get too wet to use and will make ink marks of its own upon the paper.

If you are blotting for some one who is signing letters, blot and remove each letter quickly and in such a way that he will not be kept waiting. If you do it just right he can be signing all the time. Avoid the use of fancy blotters. As a rule they are not as good as the plain blotters, and, moreover, if you use a blotter that is glazed upon one side you may make the mistake of using the wrong side, which instead of blotting will blur.

**2. Fountain Pen:** You should, as soon as possible, learn about how long the boss, or others, write with one pen full of ink, in order that you may always fill them before they run entirely dry. In filling be careful not to spill ink. Don't fill a pen over some one's desk—go where it will not matter so much should you happen to run the pen over. In case of a self-filling pen be careful not to press the bulb or turn the pen so as to cause the ink to run out before you have adjusted the pen properly. Always wipe the pen off before returning it to the owner. Occasionally you should clean the pen by running water through it to wash out all ink and dirt that may have hardened inside.

**3. Pencils:** Try to keep all the pencils in the office sharpened. There may be a number on each desk. Be sure that each person in the office has at least one sharpened pencil on his desk all the time. In sharpening, if you use a knife do not make too long a sharpening surface or too long a lead. And do not make the lead too pointed. Do not sharpen pencils where the lead can



fly about the room and blow into people's faces, or fly about over the floor. And particularly be careful in sharpening indelible pencils, as the lead makes bad stains.

**4. Ink Wells:** Keep the ink wells clean. Occasionally you should empty all the ink out of them, if possible, and clean the well thoroughly. But almost every day you should take a wet rag and remove the ink stains from the top of the wells. Don't let the ink stands go dry. Refill them often.

**5. Desks:** In some offices the office boy or junior clerk is supposed to keep the desks clean, and in others he is not allowed to touch them. You will have to follow somewhat the rules of the office where you work. If you find that you are expected to keep the desks straight, observe the following: Be careful with the contents, lest you misplace a valuable paper. Return everything to its original place when you are through. In the case of a roller top desk, be sure to clean the corners out thoroughly. If large desk blotters are used, put in a new one when you are cleaning if one is needed. Never interrupt the boss or others for the purpose of cleaning a desk. Always undertake this job when you know that you will not interfere with them in the least.

**6. Mail (incoming):** In some offices it is the duty of the office boy to distribute the mail—sometimes after the boss or some one else has assorted it, sometimes before. You will, of course, have to follow custom, but if you have to distribute it at all, always try to do so as soon as possible after the mail arrives—do not let it lie around. Be very careful in your handling of all mail matter. Don't be too curious about it yourself. You do not have to know where each letter comes from.

It may be your duty to open the letters and place the contents upon some one's desk. Always use a letter-opener for this purpose, being careful not to tear or cut the contents in any way. Be careful not to leave any of the contents in the envelope. In case of several enclosures, arrange them neatly and fasten them together with a clip.

**7. Making Carbon Copies:** Do not wrinkle carbon paper, as a wrinkle in the carbon will always show on the copy. Always

be sure that your carbon is turned the proper way, as it is very annoying and troublesome to have to recopy when it is discovered that the carbon was turned wrong. In typewriting be particularly careful.

**8. Receiving and Receipting:** Observe the following: Never receipt for anything until you are sure that it is meant for your firm. Never sign the receipt until you have checked off the articles yourself. Do not take other people's word for it or you may get into trouble.

**9. Typewriter:** The typewriter should be oiled and brushed every two or three days. The type should be cleaned with benzine at least once a month. Do not use too much oil, as it will tend to clog the workings of the typewriter instead of making them run easier. The stenographer will probably be glad to have you attend to her machine. Do the work at lunch when she will not be interrupted. Always make a good job of it, making sure that each part is working properly. When a new ribbon is ordered, put it on the machine yourself unless it is brought by a special man. Keep plenty of clean rags on hand. Cheesecloth is commonly used.

**10. Pens:** Put new pens in the penholders whenever needed. Be sure to give each man the kind that he likes.

**11. Making Change:** When called upon to make change, observe the following rule: Always count up or add—never subtract. For instance, if a party is paying you for a \$2.65 purchase with a five dollar bill, hand him a dime (making \$2.75), a quarter (making \$3.00), and two one dollar bills (making \$5.00). If this simple rule is always observed you will never make a mistake.

**12. "Dirty" Work.** Don't be afraid of getting your hands soiled—but don't let them *stay* dirty.

**13. Electric Lights:** Keep in mind the regulation of the lighting system. Do not let more lights burn than are necessary. On the other hand, on dark days or days when it becomes suddenly dark, see that there is plenty of light. Keep the globes clean. Sometimes the janitor forgets to clean them.

14. **Ventilation:** Learn to ventilate the offices properly. Learn to work the transoms, shades, and windows, and know just what to do to keep the proper temperature. Of course do not fail to consult the comfort and desires of others in the office, as they might think you selfish or "fresh" if you went ahead without consulting them.



## FINAL CHAPTER

### Help for Students to Secure Positions

Perhaps only a small per cent of the persons completing this course will have to secure positions.

It is important that each student secure the right kind of employment. By right kind of employment is meant—

- a. A position with a firm that is known to deal fairly with its employees.
- b. A position where there is opportunity to learn, and where increased ability and added experience are rewarded in due time by promotion and increase in salary.
- c. A position for which the student's natural aptitude and inclination best fit him.

All three points are important, but the last particularly.

Unfortunately, up to the present time little data has been gathered on the qualifications which best fit persons for positions with the various kinds of businesses. That there are widely divergent personal needs for distinct types of work is admitted, but just what these are has not been put down in usable form.

It is suggested, therefore, that some business friend may be willing to give some thought to this matter. He should attempt by carefully observing and studying you, to form a judgment as to the kind of position or business you are best fitted for. The haphazard employment methods now in use by many employment agencies and by some business concerns not only do an injury to business but are unjust to the young workers, many of whom fail because they get the wrong start.

At present, there are many ways in which young people secure positions. Some are sent to positions through school agencies; some hear of jobs; others get them through commercial agencies.

1. When you hear of a vacancy or when you are sent to a position by some friend or agency, get there as quickly as possible.

2. Present a neat and clean appearance. Don't dress up in your Sunday clothes, but watch the following points:

- a. Be sure that your hair is well combed;
- b. Brush your clothes thoroughly;
- c. Shine your shoes;
- d. Be sure that your face and neck and ears and hands are clean;
- e. Trim and clean your finger nails;
- f. Wash your teeth thoroughly.

3. Upon reaching the place of business inquire for the person whose name you have. If no name or special department has been given you, ask for the person who has charge of employment.

4. Look pleasant. Smile a little even if you have to force it. When you come into the presence of your interviewer say "Good morning" or "Good afternoon." If you have a letter of introduction of some kind, hand it to him with some such remark as, "I have come from such-and-such an agency or person. Here is my introduction." Be sure not to hand him your letter without saying a word.

5. While waiting do not fidget. Wait quietly and respectfully (not too near him) until he asks a question. Then, speaking distinctly, answer his questions as intelligently as possible. Don't mumble. It is better to speak too loud than not loud enough. Don't forget this.

6. Look your interviewer in the eyes. Don't gaze at the ceiling or the floor—look him straight in the eyes.

7. Try to impress your interviewer with the fact that you want the place and that you can make good if given an opportunity. It is not necessary to brag about yourself or assert over and over again that you are sure that you can make good if given a chance.

Your looks and manner will take care of that. The look out of your eyes, the general manner of handling yourself, the sound of your voice—these will mean much more to him than the words you say in self-praise. You can look anxious, you can look successful, you can look trustworthy, you can look determined, and these will come nearer getting you the place than either your recommendation or your appeals to be given a chance.

8. You will probably be told one of two things: "We will let you know" or "We want you." If the former, thank him for his consideration and say that you hope that he will consider you favorably. If the latter, thank him and ask him when you may start to work, indicating your willingness to start immediately if desired.

### **The First Day—How to Keep a Position**

It has often been said, "The first impressions are the lasting ones." This is certainly true with regard to a new employee. The manner in which you go about your work the first day may largely determine your future. Here are some hints:

1. Show extreme willingness.
2. Be serious-minded but cheerful, put your mind on your work, but be on the alert ready for opportunities to learn and be of service.
3. You will doubtless be kept pretty busy with many strange duties, which will of course prevent your "taking time off" to learn, but there are certain things you should try to pick up the first day.
  - a. Fix firmly in your mind the name and address of your firm. (Later learn the branch houses, if any.)
  - b. Learn the telephone number.
  - c. Learn the name of the manager and as many others as possible.
  - d. Learn the location of the nearest railroad station, subway, "L," telegraph and telephone stations.



e. Try to get a comprehensive idea of your prescribed duties.

4. Begin to look for opportunities for doing things without being told, and for being of service to the boss and others.

5. Don't take the whole time given you at lunch. The noon hour, when things are quiet, is a fine time to get acquainted with your surroundings and pick up a lot of information which will be helpful.

6. Get to work early and quit late. This has probably won more boys advancement than any other thing.

7. Get acquainted with the employees. This might be done in this manner: Go to them and say, "I am the new office boy. My name is John Jones. If I can help you at any time, don't hesitate to call on me." Or, "I am the new typist," etc.

Of course, your prescribed duties come first. They must not be neglected at any time. But by being energetic and awake you will learn many things of value, and you will find new and important duties to perform. If you do only what you are told to do you will be a failure. Your success will depend not alone upon how you do your prescribed work, but upon how quick you are to catch on to many little duties which are incidental and cannot be anticipated.

Remember, as you work, that you are not merely working for a firm, you are likewise working for yourself. Everything you do for your concern has an effect upon you. Every time you do a job well you better yourself. Every time you go about your work in a half-hearted, slovenly fashion you not only hurt the concern but you hurt your own progress. When you kill the firm's time you kill your own. When you miss an opportunity to do something for the firm you fail to better yourself.

The first day is the important day. Keep the above points in mind, and go about your work determined to make a good impression—determined to make good from the very start. Then you are sure to keep your position after you get it,—for every applicant is taken at first only on trial.

**TALK No. 20 by the Morale Officer on  
Office-Grams—Short Reminders**

The following suggestions and hints, covering many "little things," were suggested to the author at various times in observing young people at work. They are, therefore, taken from real business life and should be gone over very carefully. Some of these "office-grams" could be amplified considerably, but they are perhaps more forceful in their present form.

1. Don't be wasteful or extravagant with the stationery and supplies. Economize with the firm's material as though you paid for it yourself.

2. Don't use printed matter for scratch paper.

3. Be respectful to the boss and the others in the office. Don't "butt in" at the wrong time. Learn when not to interrupt the boss and others. Use tact. Keep your eyes and ears open and your mouth shut, but don't be an eavesdropper. Be on the alert, but don't be "fresh." Never try to "show off."

4. You do not have to tell the boss what you know, or what you are learning. He will find it out if you put your knowledge into practice.

5. Don't ask for time off, or for holidays, too frequently, if at all.

6. Always take your hat or cap off in the elevators and when entering the office. It makes no difference whether any one else does it or not—you do it.

7. Always say "Good morning" when you arrive in the morning, and don't forget "Good night" when you leave in the evening.

8. Always be pleasant and cheerful; even when you do not feel like it, put on a happy expression. You will not only feel better, but you will make friends.

9. Don't be afraid to work overtime. Right here is where so many young and old fail—they are afraid to work late some nights. Now the person that will stay alive during the day will seldom have to work beyond hours. But nearly every firm has

its rush season when the employees have to work overtime. The success of the business depends upon this overtime work. You should be willing to shoulder your part of the extra work. You should be more anxious to make good than to get off on time. *Want to make good on your job and you will not think so much of getting off at a certain hour each day.*

10. Get to work on time. On time means a little ahead of time. You will thus be well along with your work when the time to begin work arrives.

11. If there are any other employees in your office, don't be afraid to do their work. Make friends with them and volunteer to assist them at any time they need your help. *Try to do more than your share.* If the others are the kind that attempt to throw work off on you, take it and make them ashamed of themselves: don't argue with them about it.

12. You may work in a place where some one in the office is gruff and inconsiderate. Never answer back to him when he treats you roughly. Answering back never did any good. If your superior cannot be patient, show him that *you* can, and you may cure him of this gruffness. Girls, particularly, should be careful not to take offense under such circumstances.

13. *Try to do every task as quickly as possible.* Put life into your actions. Be quick and energetic, not slow and slovenly and careless. If you go at slow speed now you will always be slow. Be quick, but thorough.

14. Learn the wants of those in the office and try to anticipate their requests. Don't wait to be told. Try to do things of your own accord. Think—use your head.

15. "I don't take nothin' off nobody." You've heard that, haven't you? From a bully, wasn't it? There never was a more contemptible saying. The person who says that and acts that way will always get into trouble. *Get this:* learn to "take" things. You will thus avoid trouble and show that you are above the bully.

16. Do not be easily led by others. Have a mind of your own. Determine the right course and stick to it.



17. Be thorough. Don't half-way tackle anything. Feel when you have finished a task or a day's work that it could not have been done better.

18. Don't imagine that any one "has it in for you." You will never be discriminated against if you do your best and try at all times to please.

19. Remember that around you are young clerks who are going to be the heads of concerns some day. *Why not you?*

20. Help the boss or visitors on with their overcoats and hats if the opportunity offers.

21. Do not forget that you are being watched. You may not think it, but your employer and others have their eyes on you; they are watching you and waiting to see if you *have the stuff in you*.

22. Keep clean. You may not have fine clothes to wear, but you can look neat if you try. Mind the following:

- a. Keep your clothes brushed;
- b. Keep your shoes shined;
- c. Keep your face and hands clean;
- d. Clean your finger nails every day;
- e. Use a tooth brush twice a day.

23. Don't be afraid of messy work. If you have to do any sweeping or cleaning up, be glad of it, for it will give you an opportunity to see how nice you can keep the office. But if you do not have to do this work, see how you can improve the looks of the office at any and all times during the day. Whenever you see a piece of paper on the floor or anything out of place, be quick to pick it up or to replace the article. A clerk who will do these things is sure to succeed. He is sure to "make a hit with the boss." But remember, do not do these things to the neglect of your other work. The truth of the matter is, you can help keep the office tidy and *not* neglect anything else if you keep your eyes open.

24. Don't watch the clock. Get interested in your work and the clock will take care of itself, the time will fly. Don't allow

yourself to think about quitting time: see how much you can do and quitting time will come before you know it.

25. Do not listen to the conversations of the older people in the office unless you are sure that your presence is not objected to. Even if you are near, go about your work and pay as little attention to the conversation as possible. Avoid the appearance of listening.

26. Don't go away at night leaving a lot of work to be attended to. If possible, stay and finish it. Complete each day's work as you come to it, and if possible get a start on the morrow's work.

27. Have a regular place for your hat and coat. Don't leave your hat during the day around on the desks and tables where it will be in the way.

28. Keep the throttle of your energies wide open all the time.

29. Learn to feel ill at ease when the office is untidy or things are out of place. Learn to sense little bits of untidiness so that nothing out of place will escape your attention. Some people, through long years of carelessness, feel at home in dirt and general topsy-turvy conditions. Cultivate an intense dislike for anything but a clean, neat office and tidy surroundings.

30. Don't be too curious or too easily distracted from your work. To some people a parade or a band or the fire wagons are like magnets which draw them to the window or sidewalk every time they pass. When you stop to consider how little good one actually gets out of watching parades and fire wagons, you wonder why so many people are so curious about them. Curiosity of this kind is for idle people only.

31. Don't sit in the boss's chair, even when he is absent. It creates a bad impression.

32. Don't read newspapers, extra or regular edition, during office hours. You are expected to be waiting ready for instant action when called.

33. Don't chew gum in the office, and never have it in your mouth when talking to older people.

34. Never put pleasure before business. If you find you have to work overtime and you have a date, break the date and work. This may be hard to do sometimes, but it is the only way.

35. Always share anything special that you may have to eat, candies, etc., with the others in the office.

36. Never stand around in a nervous or undecided way when you run out of a job. You should have something which you have planned to do, but if you haven't, ask for something to do. If no task is given you, better than irritate the boss or others, make a pretense of doing something.

37. Never read over any one's shoulder. It is very impolite.

38. Never read letters or papers of any kind on the desks of the officers or clerks.

39. Don't be afraid to ask questions, but let your questions rather show that you are doing some thinking, that you are trying to solve problems and study things out for yourself. It is one thing to be able to ask a question that shows previous thought, it is another to ask foolish questions that clearly indicate that the questioner has not been thinking.

40. When asked to look up a telephone number by the boss or others, put it on a piece of paper so that it can be referred to at the desired time. If you don't do it you are very likely to forget it or make a mistake.

41. Whether standing, sitting, or walking, never adopt a lazy attitude or position. Look awake.

42. Don't talk about the firm or its business to outsiders. Don't brag about how much business you are doing, or what big salaries certain ones are getting, etc.

43. When the boss or some one in authority calls, respond at once. Drop what you are doing and attend to the new task. Sometimes it may be hard to do, or seem unreasonable, but don't you worry about that. Obey orders and obey them cheerfully, no matter how much you may dislike to do so. Don't get irritable over your little difficulties.

44. If a man steals, he is a thief. And regardless of what he steals, he has the thief heart and thief desire. The commonest of all thieves is the time-thief, the thief who steals time. Stealing time is just as low-down as stealing money—it is in truth stealing money, for your time is worth money to your firm (or is supposed



to be), and if you steal it you are taking your firm's money. Give the time-thief a little leeway and he will steal actual money—that is the next step. Be careful about how you dispose of your time in working hours.

45. When new persons are employed, do not try to show off your knowledge or try to act superior because you are acquainted and feel at home. Be friendly and courteous, and leave off all of the show.

46. Do not be too critical of your fellow employees. If you are not pleased with their dress or manner or their actions, keep your thoughts to yourself. Don't forget this. It is important.

47. Some people don't like to have things explained to them, especially by another young employee. They say that they know all about it and refuse to listen. This is a very short-sighted and "little" way to act. Always keep in mind this thought: "I want to learn, I must learn; therefore I'll use every opportunity that presents itself." By all means do not despise the suggestions or assistance of other junior employees.

48. Always be subject to call, that is, try to be ready when wanted. Some boys and girls keep the office force irritated at them because they never seem to be around when wanted. Watch this point.

49. If you are helping some one, do not leave that person unless you are sure he is through with you. Never run away from a task or from your work with others in order that you may follow your own desire or bent until you are sure that your assistance is no longer needed.

50. Learn how properly to approach the boss or others in the office. Learn to choose the proper time. Many a clerk has lost his job because he could never learn how and when to approach his elders in the office.

51. Do not get a new pencil until the one you have is too short to use. Don't take pencils home with you and leave them there unconsciously.

52. Cultivate the spirit of helpfulness. Such a spirit will help you make friends, will increase your knowledge of the work, and

will go far towards securing promotion. Do not give in to the inclination to sit down and take things easy when your own tasks are completed.

53. Don't be gossipy. This applies particularly to girls. Avoid standing around with a small group talking about other girls or criticizing your fellow employees.

54. To girls: Don't go to work "overdressed." Every girl should desire to look neat and well dressed. She should take pride in her appearance and should certainly always desire to look her best. But many girls in business are prone to pay too much attention to their appearance. Such a girl is quickly "spotted." Her fellow employees smile and wonder who it is she is trying to "make a hit with."

55. Another hint to girls: Don't talk dress during working hours. Wait until after closing hours to tell your friends all about the new hat or the new dress that you are making or that you want to buy.

56. Don't be jealous of the other employees. If one wins success and advancement, be glad with him. Don't begrudge him his progress; and don't hang around with the others "knocking" him and saying that he "has a pull." If you work hard and do your duty, you will be advanced. There is no such thing as "pull" in real business. "Pull," "luck" and all such phrases can be expressed in one word—"work."

THE END









